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ABSTRACT

Resulting from the efforts of teacher-coordinators in a 3-week workshop, this study guide was designed to help student-trainees adjust to the many factors of the world of work. Including material useful in a general related class, the study guide is arranged in the following 10 units: (1) Introduction To Cooperative Education, (2) Youth Clubs and Parliamentary Procedure, (3) Human Relations, (4) The Relationship Between Health, Safety, and Labor Laws, (5) Managing Your Personal Finances, (6) Business Organization, (7) Labor-Management, (8) Choosing A Career, (9) Seeking Employment, and (10) State Compensation Fund. Also, the study guide is organized to allow the teacher to use the units in any order he chooses. Assignment sheets are provided for each unit. (JS)

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COOPERATIVE EDUCATION

GENERAL RELATED INSTRUCTIONAL UNITS

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TRADE AND INDUSTRIAL EDUCATION
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General Related instruction in Cooperative Education programs provides the learning by which a student-trainee is able to become a successful worker. In order to help the student adjust to the many factors involved in the world-of-work, a wide variety of subjects need to be covered in the general related class.

The major objective of this workbook is to provide under one cover, the variety of material which is taught in a general related class.

This workbook is organized in such a manner that the teacher may use the units in any order he chooses. At the end of each unit, a student assignment is included. Unit V, "Managing Your Personal Finances," because of its length, has two assignment sheets.

This workbook was developed by teacher-coordinators in a three week workshop on the campus of Northern Arizona University in the summer of 1968. The workshop was sponsored by the Arizona State Department of Vocational Education and conducted by Dr. John Glenn, teacher-educator, N.A.U.

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TABLE OF CONTENTS

UNIT PAGE

I INTRODUCTION TO COOPERATIVE EDUCATION 1

II YOUTH CLUBS AND PARLIAMENTARY PROCEDURE 8

III HUMAN RELATIONS 22

IV THE RELATIONSHIP BETWEEN HEALTH, SAFETY, AND LABOR LAWS 48

V MANAGING YOUR PERSONAL FINANCES 67

VI BUSINESS ORGANIZATION 101

VII LABOR-MANAGEMENT. 106

VIII CHOOSING A CAREER 113

IX SEEKING EMPLOYMENT 135

X STATE COMPENSATION FUND 148

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Unit I

INTRODUCTION TO COOPERATIVE EDUCATION

This unit is designed to help you to better understand the nature, values, purpose, responsibilities, and operation of the Cooperative Education program, and the various youth clubs.

Student Responsibility - The purpose of this information is to acquaint you with your responsibilities to the Co-op program both on-the-job and in the classroom. Mechanics of classroom and program operation will also be covered.

Program Rules and Regulations - As a senior student, you should know the school rules and regulations. Cooperative education will give you special privileges and responsibilities that other students do not have. Your instructor will provide you with information regarding your particular school. Some of these responsibilities and privileges that should be considered are: leaving campus early, arriving on campus late, working during school holidays and on weekends, missing assembly schedules, use of motor vehicle and parking.

Weekly Job Reports - As a student in this program you will be provided a job report form that is to be turned in weekly. This will cover: the number of hours worked, training experiences and wages. This form will be summarized by the student at the end of each term and semester. In addition, you may be required to hand in a written report on the material you have studied that is related to your training. Accuracy is very important in reporting on these forms.

Training Memorandum - When a training station has been established, your coordinator and employer will develop a training memorandum which will include: length of training period, beginning wage, training outline, other conditions of work which will be in effect during the training period. Your coordinator and employer will confer from time to time to review your progress and study how your training may be improved.

Social Security Card - As an coop student, you will be required to obtain and have in your possession a social security card before you can be placed on a training station. This card with your social security number can be obtained at a social security office, or application forms can be secured at your nearest post office.

Training Hours - The hours of training you receive must be regulated so that they do not interfere with your school work. The program requires you to work a minimum average of 15 hours per week to receive credit. In order to successfully complete your graduation requirements, a suggested maximum in school and on-the-job should not exceed 40 hours during the school week.

Attendance Policy - Students enrolled in the Co-op program are expected to be dependable. Regular attendance at school and at your training station is one way of showing this desirable attitude. Your employer hired you because he needs you and if you are absent, it may cost him money. A day off from work does not mean you are excused from school, and conversely, a school holiday does not excuse you from your training station. Both the Co-op coordinator and your employer should be notified at school and on the job when illness or other reasons prohibit your attendance.

Student Identification and Transportation - As an Co-op student, you may be arriving and leaving campus at times different from other students. Your instructor may wish to provide you with an identification card to facilitate your movements. You are expected to provide your own transportation to and from your training station. It may be necessary for you to make special parking arrangements for leaving campus early.

Assignment

1. Study all materials provided by your coordinator for this section.
2. Prepare weekly job report.
3. Have your training memorandum and attendance policy signed and returned to your coordinator.

Finding Your Training Station - Some of you have already been placed on a training station. For those of you who have not, this section is provided. Another unit of the guide will cover this material in greater detail.

Applications - When you are applying for a training station job, you will be required to fill out an application for employment. Some items to remember when filling out this application are: follow all instructions on the application, use ink or type, fill in all blanks, be prepared to give names and addresses of references, names, dated and addresses of previous employment, social security number, and dates and subjects studied in school.

Job Interview - The job interview is probably the most important step in seeking employment. Few, if any jobs are secured without a personal interview. Some of the important things to remember are: be on time, firm hand shake, good manners, hair neatly trimmed and combed or brushed, clean, neat clothing, shoes shined and girls wear skirts or dresses of appropriate length. Some factors which frequently lead to rejection of the applicant are: merely shopping around, over-emphasis on money, lack of tact, condemnation of past employers, and failure to look the interviewer in the eye.

Leads - Knowing where to seek job openings is just as important as your qualifications. You can no more apply for a job you don't know about than you can return from someplace you haven't been. Most job leads come from: your coordinator, personal friends, and other workers. Other common places are: newspaper, (classified section), state employment office, school placement services, personnel offices, and the telephone book (yellow pages).

In Case of Unemployment - If you have not been placed on a job or lose your job, you are expected to:

A. Diligently seek employment (making it clear to prospective employers that you are an Co-op student). You should look for a job for as many hours as you plan to work (this means to at least 4 o'clock each day).

B. Report daily to your coordinator the employers you have contacted and the outcome.

C. Seriously choose a qualified training situation rather than accepting anything that is offered to you.

D. Do not loaf around the school or streets.

Assignment

1. Complete and turn in Job Application Blank provided by your coordinator.
2. If seeking employment, turn in a daily list of employers you have contacted and the outcome of the visit.

The Cooperative Education Program - A number of cooperative programs are operating in Arizona high schools. The most commonly know programs are: Industrial Cooperative Education (I.C.E.), Distributive Education (D.E.), Cooperative Office Education (C.O.E.), and Agriculture Cooperative Education (A.C.E.), Diversified Occupations (D.O.). The general objectives of all these programs are the same, but the differences are in the training areas. This section will explain the history, values, operation and objectives of Cooperative Education.

The Meaning of Cooperative Education - Cooperative Education is a cooperative undertaking in which you school and local business and industries work together in providing you with vocational training in the occupation of your choice. Your training will involve on-the-job instruction which is provided by your school. This will allow for individual differences and permit the educational program to be determined by the needs of the student and the community.

The Importance of the Program to You - When you entered the Co-op class, you began an educational experience which may prove to be a significant milestone in the preparation for your life work. Through this program, you receive training to prepare for meeting the community and national labor needs. This program will provide supervised study and related information basic to the training and employment. It will provide an opportunity for development of those personal-social traits which are essential for successful employment. It will assist you in securing part-time cooperative training that will enable you to meet the job requirements for full-time employment upon your high school graduation. It will help you decide whether or not your original occupational choice was a wise and appropriate one.

The Co-op program should make your other high school courses more interesting and meaningful. You will have a chance to apply what you have learned in such fields as mathematics, English, business, science, art, and shop work--depending upon the occupation you have chosen. If you are a typical Co-op student, your grades will improve. Past experiences show that Co-op students do better in school subjects after they have had an opportunity to apply what they are learning to a real life situation. The Co-op program will fit school training and work experience together into an organized program by providing supervised work experience on the job, and an opportunity to study related information in school which will help you to progress on the job.

How Cooperative Education Developed - The idea of learning a trade or occupation by actual experience is as old as civilization itself. In primitive societies, the arts and skills necessary for human survival were passed on from father to son and from mother to daughter. During the medieval period, the trade guilds of Europe carried on an apprenticeship system which provided training for skilled craftsmen as well as instruction in reading, writing, numbers and morals. The Europeans program was transplanted in America by the early settlers and was the main source of skilled craftsmen until the era of Industrial Revolution. The Co-op program retains most of the desirable features of the apprenticeship system.

The first high school course in cooperative training in the United States was organized in Jacksonville, Florida, in 1933. Missouri inaugurated a similar program one year later at Hickman High School, Columbia, Missouri. These first programs were called Diversified Cooperative Training and they included all of the work experiences included in the various cooperative programs now in operation in Arizona.

How Cooperative Education Functions - The Co-op course is an elective, and your requirements for graduation are the same as those for other students. You will need to do well in all phases of your education to be a successful Co-op student.

The daily schedule you will follow in the program will be: one half day in school and one half day at your training station. These half days may be arranged for work in the morning and school in the afternoon, or school in the morning and work in the afternoon. Generally, the school work is in the morning and work in the afternoon.

Your coordinator will be counseling with you from time to time regarding your progress in school, as well as your progress on the job. He has considerable experience in jobs similar to yours and has special training to enable him to help you with your school and work problems. Call on him when you are in need of help. He will be visiting you frequently on the job and conferring with your employer for the purpose of observing your work and determining the type of related information which will be of the greatest value to you at a particular time.

Credits and Grading - For each year of successful participation in the Co-op program, you will earn two or three credits. The exact number of credits will be determined by your particular school. The program is arranged into two blocks (on-the-job) and (classroom). Satisfactory performance must be maintained in both areas to receive credit. The specific and general related information received in the classroom is evaluated entirely by your teacher-coordinator. Job evaluation is conducted by the coordinator and employer. Usually a Job Performance Form is used for this purpose and becomes a part of your permanent record. The frequency of these evaluations will be determined largely by the number of grading periods in your school. The final grade you receive will be determined by these evaluations.

Related Information - In the Co-op class, you will study two types of related material. One type is called general related information, and involves subjects which should be of interest and value to you regardless of the occupation in which you are employed. By studying the general related assignments and discussing them in class, you will have an opportunity to explore the values of work experience, consider the importance of personality-to-work, learn about insurance, taxes, and problems of the consumer. You will also learn how to get along with your employer and fellow-workers. You will also have an opportunity to study: social security, labor organizations, money management and labor legislation. All subjects studied in this area cover information which all workers should know and understand.

The second type of material which you will study in the Co-op class is called, specific related information. Unlike the general related material, this will be specifically related to the occupation in which you are training and will be studied on an individual basis. You will be expected to study the specific related information about your job as assigned by your teacher-coordinator, and will be expected to constantly look for information that will help you on-the-job. For example, a student who is training to become a machinist will study material that will help him better understand the technical data related to his work. Some of the areas of his directly related study might include care and use of precision tools, machining characteristics of various metals, safety factors in machine operation, and operating manuals for machines. Likewise, students in progressing in their respective jobs will study topics which will be helpful to them.

For many of the occupations in which Co-op students are employed, directly related study guides or workbooks have been developed. This material has been developed for the purpose of helping your progress on the job by providing an analysis of the job, followed by study assignments to cover the analysis items. Your coordinator will indicate the order in which the assignments will be done in order that it will best fit in with your on-the-job experiences.

Job Training Stations - Each year, Co-op students receive experiences and training in many occupations. It is limited only by the skilled, semi-skilled, service, technical, and professional occupations represented in the community and by the vocational goals of the students enrolled in the program. Some examples are:

I.C.E.
Automotive Service
Printing
Food Service
Meat-Cutting
Pre-Nursing
Dental Assisting
Machinist
Cosmetology
Electronics
Drafting

D.E.
Sales Clerk
Display Artist
Manager
Buyer
Stock Clerk

C.O.E.
General Office Clerk
Clerk-Stenographer
Clerk Typist
Office Machine Operator
Secretary

A.C.E.
Farmer
Ranch Hand
Landscaping
Food Processor
Veterinary Technician

Legal Regulations - As a Co-op student, many of the provisions of state and federal wage and hours laws directly affect you and your earnings. In the event you are under eighteen years of age, restrictions of child labor laws may apply to you. Your wages will be subject to state and federal income tax withholding and F.I.C.A. (social security) tax. Initial employment involves filling out a W4 form which indicated how many exemptions you are entitled to. Your exemptions and total wages for the pay period will determine the amount withheld for income tax. Normally, you will receive a statement indicating this withholding when you are paid. Later this year, we will study a section on income tax and instructions on filing.

Vocational Youth Clubs - While the purpose of the Co-op program is to give the student the necessary occupational skills to enter the labor market, it must be recognized that any sound program must be considered in relation to the total education of the student. It has been found that some form of active club membership will give students the opportunity to develop his fullest potential in citizen ship, leadership, and character. A later unit in this guide will explain the organization of the youth club program. Some suggested local club activities are school and community projects, and Employer-Employee Appreciation Banquets.

Assignment

1. Study all material in this section and be prepared to discuss the following questions in class.

2. Study the constitution of your local club.

3. Start thinking about which members of your class would make good officers.

4. Be prepared to list some club activities you would like to participate in.

Questions:

1. What cooperative programs are offered to high school students in Arizona?
2. How much high school credit will you earn by participation in the Co-op program this year?
3. How many occupations are represented by members of your class? What are they?
4. What part does the employer play in the coopertive program?
5. What two types of related information will you be studying in class? How do these two types differ?
6. It has been observed that the grades of most students improve after enrolling in the Co-op program. How can you account for this?
7. For what reasons will your coordinator visit you on your job? Why will he confer with your employer?
8. Your Co-op teacher is called a "coordinator". What is his job?
9. What is the meaning and purpose of the training memorandum?
10. Success in what two major areas is necessary before credit can be given in Co-op?
11. As a Co-op student, are you subject to state and federal income tax withholding? What other deductions may be withheld from your pay?

UNIT II

YOUTH CLUBS AND PARLIAMENTARY PROCEDURE

Introduction

Now that you are a member of our Cooperative Education class, you may have noticed a lack of opportunity for school extra-curricular activities. As a co-op student working in the community, part of your normal school day, you no longer have extra time for other school club activities, sports, and other after-school functions. While the primary purpose of the instructional program of Vocational Cooperative Education is to give you the necessary occupational skills to enter the labor market, it must be recognized that any sound program must be considered with the total education of you, the student. Vocational youth clubs give you an opportunity to develop your fullest potential in citizenship, leadership, and character. Therefore, the club program should be recognized as a fully functional part of the total vocational training program.

If any club is to be beneficial to it's membership, it must be organized and conducted with good sound principles. It is therefore necessary that the members be familiar with basic parliamentary law. Every member of a club should know how to take part in a meeting, how to conduct one, and how to protect the right of members of the group so that all are treated fairly. When accepted procedure is followed, each member is insured an equal right to express his views, thus the activities of the organization represent the will of the members, rather than the will of a select few.

In order that you, as a Co-op student, may enjoy club activities and the right to membership, it is the purpose of this unit to give you a thorough understanding of both youth clubs and parliamentary procedure.

VICA - History

The Vocational Industrial Clubs of America is a national organization of youth - boys and girls - preparing for careers in trade, technical, and industrial fields. These students are studying in more than 100 different trade and industrial curriculums throughout the United States and its territories.

Despite the brief existence of VICA, the idea behind it is not new. Vocational educators who work with and train young people to take their place in the labor market have long been aware that youth need more than skill to make their way in the world. In the 1930's, a national organization called the Future Craftsmen of America grew out of this recognition of the needs of students trained for industrial occupations. The organization failed in its second year of operation, but individual states kept the idea alive with organizations of their own. Prior to the organization of VICA, at least 20 states were involved in vocational youth club activities on local and state levels.

The turning point for translating a need and an idea into a program of national scope was reached in 1960. At the American Vocational Association Convention, a committee was set up to study the possibility of a national vocational youth organization and make recommendation. From there, with the interest and assistance of educators, the U.S. Office of Education, and national labor and industrial leadership, the momentum increased, the groundwork was laid and VICA--a national organization for trade technical and industrial youth was born. Its official beginning was May 1965 at the First Annual Trade and Industrial Youth Conference in Nashville, Tennessee. Two hundred persons participated, 14 states were represented by student delegations and 24 states had adult participants or observers. The membership of VICA has grown from 29,534 in its first year to 100,000 in 1968, and projected membership to be 3/4 million by 1970, with the potential of 2,000,000 by 1977. VICA's growth has shown it to be one of the fastest growing clubs in the United States, and has the potential of being the largest organization of it's kind in our country.

How It Operates National and State - A national organization is essential to the VICA program because it can offer guidance and services that could not otherwise be made available. National VICA offers an organizational hand in getting local club programs moving and helping them to continue. It is active in developing programs which offer guidance and assistance in these areas to state departments of education and to local high schools in the establishment of clubs. It provides information and material, conducts workshops and offers consulting services on club organization and youth development.

The Vocational Industrial Clubs of America, Inc., a non-profit educational organization, sponsors VICA, the youth organization. An administrative board composed of members of VICA, Inc., The U.S. Office of Education and the American Vocational Association, serves as the adult governing body. Ten national VICA officers, elected annually by the student members, serve as the National Executive Council. They are the President, Vice President, Secretary, Treasurer, Parliamentarian and five Regional Vice Presidents.

A National Advisory Council composed of members from education, labor and business provides counsel, advice and assistance to the Administrative Board in accordance with and by legal authority derived from a charter granted by VICA, Inc. Charters are issued to eligible states or territories upon submission of a formal application which meets the National requirements.

The director for VICA in each state is the state supervisor of trade and industrial education or his designated representative and he is the administrative officer of the state association. The designated state director is usually a member of the state industrial education supervisory staff.

Local Clubs - Generally, local clubs have one or two organizational structures--the single section or multi-section structure. The single section is the most common and is found in schools with only one vocational industrial training course. All the students are pursuing the same training under a single instructor who is the club advisor. The students select their officers who comprise the club executive council and plan and conduct various activities in a single body.

The multi-section club is formed in schools where several vocational courses are offered, such as in a large comprehensive high school or in area vocational high schools. In this situation, a club consists of several sections which are organized by subject and each section has its own officers and activities. Each section elects delegates to the club executive council which coordinates section activities to avoid conflicts and duplication of club projects and plans over-all club work. Section advisors are often teachers of the section's subjects and the club advisor is elected from the section advisors or appointed by the school principal.

Purpose of VICA - No organization can succeed unless there are good worthwhile purposes. The purpose of a student participation in VICA activities is personal development. This is accomplished in student initiated civic, educational, professional and social activities, supervised by his trade and industrial education teacher or coordinator, and administered by public school officials. VICA youth activities also foster a respect for dignity of work; promote high standards in trade ethics; workmanship; scholarship and safety; and develop patriotism. VICA's youth usually do not have the opportunity, due to time, to belong to regular school newspaper staffs, honorary and social clubs. In the VICA club, a student has the opportunity to associate with other students and adults with specific interests in the field that he is planning to make a career. Here he learns business procedures, develops group planning abilities and practices the democratic process. The VICA contests during the spring conference, provide him with an opportunity to gain recognition comparable to students participating in other school programs and athletic teams. His state and national memberships provides him with newsletters and national magazines devoted to his field of interest. Such publications offer motivation and broaden his horizons, and give dignity to the type of education he is prusuing. District, state, and national conferences give the student a chance to participate in career and leadership activities outside his own community. The opportunities for travel and adjustment to new surroundings provide maturing experiences for a highly mobile society. With these purposes and opportunities in mind, the VICA program should be recognized as a fully functional part of vocational education.

Future Homemakers of America

FHA - History

As early as 1920, there were various state and local clubs of high school home economics students. These were known by different names and functioned under plans. These state and local groups were sponsored, in general by three groups: home economics supervisory staffs of state departments of education, the department of student clubs of the American Home Economics Association, and home economics departments in colleges and universities. There was no unified program among states. Only those clubs who worked with the American Home Economics Association had affiliation with a national organization. Interest in a unified program for high school home economics students grew. In 1943, the American Home Economics Association appointed a committee to study high school home economics club programs. The committee was unanimous in believing that all existing programs could be strengthened by united efforts. In March 1944, home economics leaders from twenty-nine states met in Chicago and started plans for developing the national organization. Another meeting was held in Chicago in June 1944. An interim committee, selected from those attending the March 1944 meeting, student representatives of home economics club groups and their advisors initiated plans for the development of the organization. The American Home Economics Association and the U.S. Office of Education, under the direction of its home economics education staff, became co-sponsors of the organization. The National Education Association, through its department of home economics, and the American Vocational Association, through its home economics division, became cooperating groups. Future Homemakers of America started with 42 affiliated state associations, 2,487 chapters with 92,516 members and $7,200 loaned by the American Home Economics Association. Rather humble beginnings for an organization that has grown to serve nearly 10 million high school home economics students in the first 21 years of being.

WHAT IS FHA? FUTURE HOMEMAKERS OF AMERICA is the national organization of home economics students in junior and senior high schools. It is an incorporated, non-profit organization, supported by membership dues. Membership is voluntary. All students who are taking or have taken a home economics course are eligible to join.

This national youth organization has several distinctive features. It provides opportunities for developing individual and group initiative in planning and carrying out activities related to the dual role of homemaker and wage-earner. On local, state and national levels, it operates through the framework of the secondary schools. Affiliation is open to all high schools, public and private, providing instruction in home economics education.

WHAT DO FHA'ERS WORK TOWARD? Their goal is to help individuals improve personal, family, and community living. National projects, adopted every four years, guide their activities toward this goal. Projects for 1969-73 are: (1) Our Future as Homemakers; (2) Stable Home - Stable Life; (3) Make Time Work For You; (4) Decisions That Count; (5) To Dare Is To Care; (6) Our World - A Growing Heritage; (7) Preparedness - The Key to Opportunity.

HOW MANY MEMBERS AND CHAPTERS? Total membership is 604,000 in 12,000 chapters in the United States, Puerto Rico, the Virgin Islands, and American Schools overseas.

WHO SPONSORS FHA? The U.S. Office of Education in the Division of Vocational and Technical Education through its Home Economics Education program sponsors FHA. The American Home Economics Association is co-sponsor. Cooperating groups are the home economics sections of the National Education Association and the American Vocational Association. State Departments of Home Economics Education direct the state programs.

HOW IS FHA ORGANIZED?

- Organization was completed in June, 1945 after 12 regional meetings.
- 12 youth officers, elected yearly, make up the national executive council.
- 14 adult representatives serve as a national advisory board.
- State and local organizations have their own youth officers and adult advisers.
- Chapter advisers are home economics teachers in high schools.

Distributive Education Clubs of America

DECA is a student organization made up of affiliated State Distributive Education Clubs. State clubs in turn are composed of local clubs whose members are enrolled in Vocational Distributive Education classes offered by state and local school boards. At the present time, there are 1,083 local DECA Chapters active in 45 states and Puerto Rico, with a total membership of 28,291 students. The Post High School (Junior College) Program includes 24 chapters and a membership roster of 522 members. Adult sponsors act in an advisory capacity and are responsible for legal and financial phases of the chapter's operation.

DECA is a non-profit, non-political, non-sectarian youth organization composed of voluntary members, with DE teacher-coordinator acting as advisors. DE students elect their own club officers and delegate who have direct voice in their State Association of DECA and in their national program. All chapters are self-supporting with members paying local, state and national dues.

The tremendous growth and strength of the Distributive Education Clubs of America has evolved on a local level by the formation of chapters in schools all over the country whose curriculum includes Distributive Education programs. Playing an important role in the development of this movement have been many outstanding national, state, and local organizations, including National Sales Executives, Inc.

Distributive Education programs and their respective club activities have been highly praised by leaders in education, business and government, for instilling in American youth an awareness of the importance of competitive free enterprise to our national economy. DECA is especially proud of the consecutive years of approval given its National Contest and Awards Program by the National Association of Secondary-School Principals, in addition to the help and support of other organizations.

DECA - History

The establishment of Arizona DECA was one of the major highlights of the 1960-61 school year. Approximately 240 students joined this club program conducted in nine schools. The first annual Arizona DECA Delegate Conference was held at Tucson High School on October 22. Cordier of Catalina High School in Tucson was elected to be the first president of Arizona DECA. The first annual Leadership Conference was held at the Ramada Inn in Phoenix on March 24 and 25. Six contests were held with trophies and individual awards given the first place winners. Four student winners and one coordinator took part in the National DECA Leadership Conference in Chicago. As Distributive Education grows in Arizona, so grows DECA. Just eight years since its organization, Arizona DECA has grown to 40 chapters in school year 1967-68 with 1,694 students in Arizona DECA.

Future Farmers of America

FFA - History

The Future Farmers of America, commonly known as FFA, is a national organization of students enrolled in programs of vocational education in agriculture, under provisions of the National Vocational Education Acts. The FFA is an intra-curricular activity in the school program.

FFA, organized in 1928, has active membership of over 450,000 located in nearly 9,000 chapters in 49 states (except Alaska) Puerto Rico and the Virgin Islands.

The Arizona Association of FFA boasts a membership of over 2,200 members representing vocational agriculture students from

42 Arizona High Schools. Agricultural education in Arizona is steadily increasing its role in the responsibility of preparing our agricultural youth to be contributing citizens in our state's economy. The FFA shares an important part of this task.

The FFA--at local, state and national levels--is concerned with leadership and character development, cooperation, service, thrift, scholarship, sportsmanship, organized recreation, citizenship and patriotism. Through participation in numerous activities, FFA members learn how to: speak in public, conduct and take part in meetings; finance themselves; solve their own problems; and assume civic responsibility.

The relationship of FFA with vocational education is a strong one. The FFA provides its student - members the opportunity for practical application of lessons learned in the vocational agriculture classroom.

Career identification, selection, and pursuit are important aspects of FFA. In fact, the program brings together youth in agriculture--from the farm, ranch, or town--who have developed an interest in agriculture. Today, FFA fully recognizes all the segments of agriculture, production (farming), marketing, processing, and distribution. The contribution vocational agriculture and FFA make to America is an annual crop of trained individuals prepared to fill expanding manpower demands in agriculture.

National headquarters of the FFA is located in Alexandria, Virginia adjoining George Washington's grist mill near Mt. Vernon. The state association functions as a part of the State Department of Vocational Technical Education. Local chapters are formed on a voluntary basis at secondary schools offering vocational agriculture. Local, state and national adult leadership is provided by Agricultural Education staff members employed on the three levels.

The national FFA Foundation provides financial assistance to recognize FFA members whose accomplishments have been outstanding.

Possible Club Activities

Every club should have fun, gain valuable experiences, and do worthwhile projects in the school and community. Therefore, the following is a suggested list of activities that may be worthwhile for your club. The club should always receive permission from proper school administrators before sponsoring any activity. All policies and regulations of the school must be kept in mind in planning. Only by cooperation with the school will the school permit the club to continue to schedule club activities.

Money Making Projects - Operate a concession stand at sports, school and community events. Operate a school supply store. Sell greeting cards. Have a rummage or white elephant sale. Give a school dance. Give a school carnival. Feature a movie at school.

Operate a local theater for one evening. Have a scrap paper drive.

Educational Activities - Secure guest speakers. Arrange a field trip. Secure special films for showing in club meetings. Group discussions of special topics. Developing special projects in school or the community. Attendance at state and national club conventions. Give special programs in the community in person or by radio.

Recreational or Social Activities - Swimming parties, picnics, holiday parties, hayrack rides, skating parties, theater parties, bowling parties and dances.

School and Civic Service - Participate in school projects. Participate in community projects. Write news articles for the school and local newspaper. When possible, aid in school improvement projects. Adopt a needy family for Thanksgiving and Christmas.

Other Worthwhile Activities - Institute a student's saving plan. Give an Employer-Employee Appreciation Banquet. Take on-the-job pictures for use in the club scrapbook and newspapers. Sending of flowers, get-well cards, sympathy cards, etc., upon proper occasions.

Summary of VICA, FHA, DECA & FFA

It has been the purpose of this unit section to give you a few basic facts about your club. It is now hoped that you will go more into detail in carrying out the functions of VICA, FHA, DECA, and FFA, in the manner suggested in the Official Guides.

Assignment: Youth Clubs

1. Have a thorough understanding and know the meaning of: Emblem, Creed, Pledge, and Motto.

2. Read the Official Guide of VICA, DECA, FHA, or FFA.

References:

OFFICIAL GUIDE for VOCATIONAL INDUSTRIAL CLUBS OF AMERICA
105 North Virginia Avenue
Falls Church, Virginia 22046

VICA OFFICIAL HANDBOOK
Division of Vocational Education
State Department of Education
State of Ohio

State FFA Adviser
State Department of Vocational Education
Phoenix, Arizona 85007

Future Homemakers of America
U. S. Office of Education
Washington, D. C. 20202

Arizona DECA
State Department of Vocational Education
Phoenix, Arizona

Questions for Discussion:

1. What activities should our club undertake for the school year?
2. How will a student benefit from belonging to a club such as VICA, DECA, FHA, and FFA?
3. What are the duties of the officers of your club?
4. What are the advantages of being in a National organization?
5. What are the essentials of a good club?

Parliamentary Procedure

The Why and Purpose of Parliamentary Law - Parliamentary procedure is simple in principle. It is based largely on mere common sense and courtesy. It seems technical because it has been necessary to develop a special vocabulary for discussing it. If one knows the vocabulary, the rules come easily. For this reason, a glossary of common terms has been included in this section and can be referred to as often as necessary in considering the fundamental rules. The purpose of parliamentary law is to enable an assembly to transact business with speed and efficiency, to protect the rights of each individual, and to preserve a spirit of harmony within the group. If one is to achieve these purposes, they must consider five basic principles:

1. Only one subject may claim the attention of the group at one time.

2. Each proposition presented for consideration is entitled to full and free debate.

3. Every member has rights equal to every other member.

4. The will of the majority must be carried out, and the rights of the minority must be preserved.

5. The personality and desires of each member should be merged into the larger unit of the club.

Terms and Procedure - The Motion - One of the main functions of a club is to take certain actions. To do this, a motion must be made. The reason for a motion is to bring before the assembly for consideration, any question or proposition. To make a motion, a member will address the "Chair" and state "Mr. or Madame President, I move that ..." This may be followed by a very brief explanation, however, the motion should have been stated in the exact phraseology intended. At this time another member must "second" the motion. If no second is made, the motion will "die." If seconded, the Chairman will then repeat the motion and "call for discussion." If a member feels that enough time has been spent on discussion, he may state "Question!", meaning he is ready for the subject to be voted upon. The President (Chairman) may then "Call for the question," thus telling the club that there has been enough discussion and a vote should be taken. The Chairman (President) will then state, "those in favor of the motion say "aye," those opposed "no." He will then announce the results of the vote. If a member feels that a mistake has been made in the vote, he may call for a "division" and another vote must be taken. This vote must be counted by hands, ballots, or standing.

The Amendments - If a member feels a motion is worthy, but he would like it better if a few words were changed or added, he may address the Chair before the motion is voted upon, and ask to amend the motion: "I make a motion to change the motion to read..."

At this point, the same procedure must be followed as in the motion including a vote on the amendment. It is also possible to have an amendment to the amendment. Again, the same procedure is used and it must be voted upon. In any amendment, the changes cannot change the meaning of the original motion.

Delaying a Motion - Many times, due to lack of information or lack of time, a member may state he would like to "Table the Motion." If this is the case, he would state: "I move that the motion be tabled." At this time, the same procedure of any motion is carried out. A tabled motion may be brought before the club at any future time by a member who would "so move it." If, for any reason, a member wishes to delay a motion, to dispose of it, etc., he may move to "postpone the motion indefinitely." This would kill the motion for all practical purposes. If the person making the motion changes his mind before the vote, he may "withdraw" it and all action will stop at that time. No vote needs to be taken on action, withdrawing a motion.

Summary - There are many rules that should be learned if one is to have a good command of parliamentary procedure. If you have learned the basic laws dealing with the "motion," the other rules will come easy. To help you in understanding the less important laws, the following summary has been prepared.

SUMMARY OF MOTIONS

Kind of Motion	Second Required	Debat-able	Amend-able	Vote Required	Purpose
Adjourn	yes	no	no	majority	To end the meeting
Take a recess	yes	no	yes	majority	To interrupt for a short time
Lay on the table	yes	no	no	majority	To set aside temporarily
Previous question	yes	no	no	2/3	To close debate immediately
Refer to a committee	yes	yes	yes	majority	To place business in the hands of a committee
Amend	yes	yes	yes	majority	To modify or alter a motion
Postpone indefinitely	yes	yes	no	majority	To kill a motion without bringing to a vote
Main motion	yes	yes	yes	majority	To introduce new business
Point of order	no	no	no	none	To enforce the rules
Division	no	no	no	none	To secure a counted vote
To close nominations	yes	no	yes	2/3	To limit number of nominees
To withdraw a motion	no	no	no	none	To withdraw a motion before it is voted on

Assignment: Parliamentary Procedure

1. Read and have an understanding of Robert's Rules of Order

2. Elect your club officers

3. Conduct your club meetings using parliamentary procedure

References:

Mister Chairman, A Handbook of Parliamentary Procedure
July 1966, The United States Jaycees
Tulsa, Oklahoma 74102 copies at 15 cents each

THE HOW IN PARLIAMENTARY PROCEDURE, Kenneth Lee Russell

Robert's Rules of Order

Questions for Discussion:

1. Why is parliamentary procedure necessary?

2. Should parliamentary procedure be used every time your club meets?

SAMPLE AGENDA

Call to order by presiding officer

1. President: "This meeting of ________________ High School VICA will now come to order.

2. President: Will the secretary please read the minutes of the last meeting.

3. Secretary: The regular meeting of VICA was held on . . . . .

4. President: Are there any corrections or additions to the minutes? If not, they stand as read. "If there is a change, it shall be made."

5. President: Will the treasurer give the report of our finances as of today.

6. Treasurer: Our disbursements this (year, month, or week) total_______. Our receipts this month from dues and fund raising projects total__________. Our cash on hand is____________.

7. President: Are there any reports from the standing committees?

8. President: Are there any special committee reports?

9. President: At this time, we will take up any old business. Note: Know what old business needs to be taken care of. Check with your club secretary on this.

10. President: Is there any new business that needs to be taken care of at this time? Note: It is a part of your job as President to have things to suggest to the club if there is a need.

11. President: If there is no further business, would someone make the motion to adjourn the meeting?

12. President: It has been moved and seconded to adjourn--all in favor say "Aye"--all those opposed say "no."

What to do if there is a guest program - If there is a guest program, this should take place after the meeting is called to order:

1. President: At this time, I turn the chair over to (Program Chairman) who will introduce our guest.

2. Program Chairman: I would like to introduce____________who will . . . .

3. After the program, the President should thank the guest and invite them to stay for the remainder of the meeting or excuse him if they so wish. Then continue with the regular meeting.

UNIT III

HUMAN RELATIONS

During your working years, approximately one-third of your time will be spent on the job. It is of utmost importance that you can get along with your boss, your fellow employees, and public if you are to be happy with your work and receive promotions and salary increases. In this assignment, you will have the opportunity to study several aspects of employer-employee, employee-employee and employee-customer relations.

Employer-Employee Relations

You have got the job! On four counts--skills, experience, education and personality--you have successfully met the requirements of the Co-op program and your new boss.

But this is justthe beginning--you are on the first rung of the ladder. Whether you topple off the rung, remain there, or move up depends largely on you. Now you have got to show what you can do on that job, and you will want to know just what is expected of you.

Starting any new job requires adjusting to a new situation--to new people, a new employer, and new ways of doing things. If it is your first job, you have a bigger adjustment to make. You are in an entirely new realm of life, your social life and your other experiences. In many respects, you are going to have to "change your way of living;" you are going to have to make some sacrifices in order to continue on the job.

After you are placed on a job, the next and even more important matter is to do everyhting you can to make a good record as a worker in performing your duties as well as possible. You cannot afford to fail and lose the job. Any failure would make it more difficult to get another chance either with the same employer or with another one. This unit sheet undertakes to suggest how you can make good on your first job--and by so doing, can lay a good foundation for a promotion and/or by able to continue on the same job after graduation.

The Crucial Period: The first few weeks are the crucial ones. During this time, you must adjust to your new way of life. Your employer and fellow workers are at the same time adjusting to you.

The highest rate of personnel turnover occurs during the first few weeks--or even days--on a job! The employee discovers he doesn't like the job or the employer finds him unsatisfactory. Many employers are convinced that the number of both "quits" and firings could be drastically cut if both employer and employee would avoid some of the simple mistakes that cause job failures.

Most employers recognize their responsibility here and are making an attempt to solve this turnover problem. Many of them personally assist newcomers in making a quick and easy adjustment to the new job situation to their new employees. They also offer training courses and special orientation classes to ease the breaking in processes. An employer's sympathetic understanding can, in many cases, lessen these problems and set the stage for ideal working relations.

You have a personal responsibility--to live up to your employer's expectations. Remember that, although the employer may have to make some adjustments to fit you into his organization, most of the adjustment will have to be made by you. To help you make the adjustment to your new job, here are some tips on what the employer expects of you.

He is the Boss! In modern business and industry, it is probably true that promotion, salary increase, and contentment on the job depend to a very considerable extent on whether or not you can get along with your boss. Always remember that as long as you work for a person, it is your duty to get along with him. While it is true that when two people fail to get along together, the situation usually reflects unfavorable on them both--on the job, it is primarily the duty of the employee to adjust himself to his boss.

He is Human! First of all, remember that your boss is only human; he has problems too. If he is tired or worried, he may speak in a sharper way than usual. The pressure he puts on you may be the result of pressure put on him by his superiors or by other business or homelife affairs. Be willing to make a few allowances, and do not hold it against the boss if he is occasionally cross or unreasonable. Try to see his side of the picture. All of us are ashamed at times of something we have said or done. It is usually a relief to find that such things are not held against us, and that other people are willing to accept us on good terms again. Strange as it may seem, it is sometimes harder to give orders than to take them. Often an abrupt manner is nothing more than a cloak to hide uneasiness or uncertainty. If he is sometimes abrupt or impatient when you come to him with your problems, chalk it up to the fact that he is a human being too!

Look Right! It is inevitable that you will be under rather close scrutiny during the first days and weeks on the new job. It is to your advantage, of course, to make as good an impression as possible on your superior. Make certain that your clothes are appropriate for the kind of work you are to do. If you are to meet the public, you should be neatly and conservatively dressed. If your job entails rough or heavy work, do not come to work looking as though you were afraid to soil your hands. If you are in doubt as to how to dress, ask your superior outright or observe how other workers dress.

Feel Your Way! It is best not to be too critical during your first days on a job. Even if you have had experience in the same kind of work and know how some improvements could be made, go slow in making suggestions. Learn your job and know your boss first. Employers and supervisors are usually proud of their methods and machines; too-outspoken criticism wound their vanity. If the criticism comes from a new employee, the supervisor may consider that person presumptuous and tend to dislike him. On the other hand, after pleasant relations have been established between you and your boss, and you have more experience on the job, your boss will probably welcome tactful suggestions. In fact, a survey of employers has shown that practically all employers want suggestions about the work from their employees, though several of them added that they did not like to have new employees "try to make the place over." Perhaps the best advice is to keep in mind that it matters how and when you make your suggestions. This holds true no matter how long you have been on a job.

Be Attentive! Another way to please your employer is to show a willingness to learn. Be alert when someone is giving you help or instruction. Try never to assume a "know-it all" attitude. If your supervisor does not give you enough instruction on how to do your work do not hesitate to ask questions. Be sure that you understand exactly what he wants and how he wants it done. Then do your level best to carry out his wishes. Since many supervisors tend not to give careful and thorough instruction during the breaking-in period, it is sometimes absolutely necessary to ask for more information. Questions become a nuisance only when it is evident that the questioner has not paid attention to previous explanation. Such a situation shows a disregard for the value of time. Remember that on the job, a person's time is evaluated in terms of money.

How Would You Feel? If you were to hire someone to work for you and agreed to pay him by the hour, day, or week, you know that you would expect him to earn the money that came out of your pocket. You would certainly resent any appearance of laziness or indifference on the part of the person you hired. Realizing this, you can surely understand that your employer will also resent any appearance of laziness on your part. To him, you are a financial investment from which he expects an adequate return. Your employer will resent a misuse of the time for which he is paying you.

Excessive talking during working hours, prolonged rest periods, and obvious slowness in performing duties are all practices which will impair pleasant relations with your boss. While it is often true that a supervisor will not come right out and tell an employee that such habits are an annoyance, you may be sure that he takes note of them. They often play an important part in causing hard feelings, lack of promotion, or even dismissal. If you stop to think that you yourself would, no doubt, react the same way, you will not resent the boss being displeased at evidences of laziness and indifference.

Try to Please! It is not only your duty, but also good policy, to get along with your boss as well as possible. It pays to find out, in general, what your superior likes and dislikes. It has been said that getting along with a superior is in itself an art. If he feels strongly on certain questions, it is foolish to rub him the wrong way, be outspoken, or critical of his ideas and methods. If you cannot agree with him, you can at least maintain a discreet silence. If you know of certain things your superior particularly liked, there is no real harm, and perhaps much good, in giving these likes due respect. "Apple-polishing" is rather easily detected and usually resented, but most of us appreciate a little reference to our pet hobbies and ideas.

It usually pays to develop a certain sensitivity to the moods of your superior. When he feels like talking, listen; when he seems moody, let him alone. When he is "bossy," tend strictly to business. While it is possible to over-do "yessing the boss," it is still a good idea to try to adapt yourself to his moods so that you will both feel "comfortable" together. Practically everyone who works for a living has a superior whom it is much to his advantage to please, and so it goes up the lines of authority to praise or blame us, prompt or discipline us, make life pleasant or very unpleasant for us. To a very considerable degree, it is up to us whether we will be treated pleasantly or otherwise by those who outrank us in authority on the job.

Know the Signs! Perhaps one of the most difficult things for a person to understand when he first goes to work is the subtle, but none-the-less real, "caste" system in business and industry. The biggest and best desk, a private telephone, a white shirt, the best machine, the longest seniority, the wearing of a badge, closeness to the boss, etc., all have significant meaning in terms of "standing" and lines of authority in an organization. Failure to observe and understand these "signs of standing" often leads to blunders by new employees in their contacts with other workers and superiors. This is one reason why it is good policy to be careful in speech and action when new on a job. Keep your eyes and ears open until you sense the relative importance on the people with whom you work. Your own "social" standing in the plant or office will depend partially upon the position you hold. Your contacts with others, and particularly with your superiors, will be more pleasant if you recognize and accept this fact. It is not good policy to assume familiarity with a person whose "standing" is higher than yours. Of course, each of us has to figure out the relations that work out best with out boss. Generally, however, it is better to be friendly without being familiar. If the relationship gets on too familiar a footing, it becomes harder to give and take orders. By and large, it works out best over the longest period of time if the whole matter is kept a little on the impersonal side.

Like Your Boss and He Will Like You! The relationship between you and your boss is the most important personal relation in your occupational life. Good relations between you are essential from every point of view. Your boss has a responsibility in the matter too, but an employee has more to lose if things go wrong. Since we tend to like people who seem to like us, it pays to show your boss that you like him.

What An Employer Has A Right To Expect From An Employee

Honesty: It is surprising that some people thing that "just taking a little" is not being dishonest. They will nonchalantly walk off with a towel from a hotel, a piece of silverware from a restaurant, or an "extra" bar of soap which has been left in an unguarded place, with apparently no thought that this is stealing. Nothing brings quicker dismissal or surer disgrace for an employee than dishonesty. Anything and everything which belongs to an employer must be strictly accounted for. One must never yield to the temptation to take a nickel from the cash drawer, a candy bar from the counter, or a small tool from the tool room.

Honesty means more however, than just not taking things which do not belong to one. It means giving a fair day's work for a day's pay; it means that one's words convey true meanings and actual happenings. Our thoughts as well as our actions should be honest. An employer will do much to keep an employee who is strictly honest.

Loyalty: Loyalty means being "for" a person and that is a two-way proposition. Employees expect employers to look out for their interests, to provide them steady employment, and to promote them to better jobs as openings occur. Employers feel that they too, have a right to expect their employees to be "for" them--to keep their interests in mind, to speak well of them to others, to keep any minor troubles strictly within the plant or office, and to keep absolutely confidential all matters that pertain to the business. In other words, employers are likely to think that employees should not "bite the hand that feeds them." Perhaps both employers and employees should keep in mind that loyalty is not something to be demanded; rather, it is something to be deserved.

Certainly, it is possible, but not probable that a person will earn his pay when working for an employer for whom he has no feeling of loyalty and respect. If a person is genuinely dissatisfied with his job and his employer, the answer is equally positive; develop a loyalty to him and work for him, or he has the option of changing jobs and working for someone to whom he can be loyal.

Willingness to Learn: Every office and every plant has its own way of doing things. Employers expect their employees to be willing to learn these ways. It may be, for example, that the way things are done in an actual work situation are quite different from what has been taught in school. Stenographers will find that office procedures vary in different offices. It is necessary to accept these procedures and be willing to learn new methods and operations. It is often the case that employees resent having to accept improvements because of the retraining that is involved. However, the employer will, no doubt, think he has a right to expect his employee to be willing to put forth the necessary effort. Methods must be kept up-to-date in order to meet competition and at the same time, to show a profit. It is this profit that interests the owner in continuing in business and which provides jobs for his employees. Keeping up-to-date means profits to the employer, and profits mean jobs for employees.

Willingness to Take Responsibility: Most employers expect their employees to see what needs to be done, then go ahead and do it. This is often called initiative. It is very tiresome to have to ask again and again that a certain job be done. It is obvious that having been asked once, an employee should assume the responsibility of doing the job from then on. Employees should be alert to see that floors need to be swept, windows need to be washed, stock must be dusted and arranged, or weeds need to be pulled. It is true that, in general, responsibility should be delegated and not assumed; however, once the responsibility has been delegated, the employee should continue to perform the duties without further direction.

Ability to Get Along with People: This is perhaps the most highly prized of all employee traits. To some, the ability to get along well with people seems to come as a gift; to others, it comes only as a result of painstaking thought and training. In order to acquire this ability, one must learn to think of people as individuals, to be able at times to put oneself in another person's place, and *want* sincerely to get along with others. Once acquired, the ability to get along well with people pays big dividends in friendships, popularity, and profits. Employers are ever appreciative of the employee who is "easy to get along with."

Willingness to Cooperate: "Cooperate" means "work together." In our modern industrial business world, cooperation is the keynote to getting things done. It is impossible to "live alone and like it" in an office, store or plant. We need more close harmony and fewer prima donna solos in our work situations. Learn to work as a member of a team with the employer, supervisors and fellow-workers in a common effort to get the work done pleasantly and on time.

Rules and Regulations: No two people can work together well unless there is some understanding as to what work shall be done, and who shall do it. Rules and regulations are necessary in any work situation, and should be observed by *all* employees.

Tardiness and Absenteeism: Tardiness means being late to work, and absenteeism means being off the job for one reason or another. Both are poor work habits and lead to reduced production.

We are all creatures of habit. We generally repeat our actions unless the results are too unpleasant. The habit of always being late may begin back in our early school days when we found it hard to get up. This habit can get us into trouble at school, and it can go right on getting us into trouble when we are through school and go to work. For whether we like it or not, our business and industrial life is governed by the clock. You are supposed to be at work at a definite time. So is everyone else. Failure to get to work on time results in confusion, lost time, resentment on the part of those who do come on time, and in addition may lead to a reprimand or even a dismissal. Although it may be true that a few minutes out of the day are not too important, we must remember that a principle is involved. Our obligation is to be at work at the time indicated. We agree to the terms of work when we accept the job. Perhaps it will help us to see things more clearly if we try to look at the matter from the point of view of the boss. He cannot keep track of people if they come in anytime they please. It is not fair to others to ignore tardiness. Failure to be on time may hold up the work of fellow-workers. In fact, it usually does just that. A little better planning of our morning routine will often help keep us from being delayed until the last bus and so prevent a breathless arrival some five to twenty minutes late. If you were planning to pay someone to work for you, you would probably want him to get there right on the dot. The habit of being late is another one of those things which stand in the way of position.

It is sometimes necessary to take time off from work. No one should be expected to work when he is sick, or when there is serious trouble at home which demands attention. However, it is possible to get into the habit of letting unimportant and unnecessary matters keep us from the job. This results in lost production and hardship on those who try to carry on the work with less help. Again there is a principle involved. The person who hires us has a right to expect us to be on the job unless there is some very good reason for staying away. Certainly we should not let some trivial reason keep us home. We should not stay up nights until we are too tired to go to work the next day. If we are ill, we should use the time at home to do all we can to recover quickly. This is, after all, no more than most of us would expect of a person we had hired to work for us, and on whom we depended to do a certain job.

This brings up another matter about which employers have complained rather bitterly at times. If you do find it necessary to stay home, then at least phone your employer so that the boss will know that he cannot count on your being there that day. Time and time again, employees have remained at home without sending any word whatsoever to the employer. This is about the worst possible way to handle the matter. It leaves those at work in uncertainty as to what to expect. They have no way of knowing whether you have merely been held up and will be in later, or whether immediate action should be taken to assign your work to someone else. Courtesy alone demands that you let the boss know if you cannot come to work.

Tardiness and absenteeism have resulted in so much lost time and reduced production that management has made careful studies of the factors involved. From such studies, it has been found that the most important causes of tardiness are fatigue, transportation difficulties, absence of recreational facilities, and weather conditions. Tardiness is more marked on workdays which follow holidays and on Monday mornings. This last statement shows us that even a very brief interruption in our habits makes it harder for us to get back into the usual pattern. Apparently just one day off the job results in increased tardiness the following day. Probably, the best way to deal with this problem is for each worker to check himself to see that he is not among those who find it so hard to get back in the groove of getting to work on time.

It should be a matter of personal pride to have the reputation of always being on time.

The studies just mentioned also disclosed that the most frequent causes of absenteeism are illness or death in the family, accidents, business situations affecting a worker's family, and dissatisfaction with the job. Here we see that some of the causes are legitimate and unavoidable, while others could be controlled to a considerable extent. One can usually plan to carry on most personal business affairs after working hours. It is not always absolutely necessary to stay home because Aunt Susie's third cousin is ill. Too-frequent absences will reflect unfavorably on a worker when promotions are being considered. The fact that dissatisfaction with the job leads to absenteeism is worth mentioning. It is just one more piece of evidence that if we do not like our jobs, we will not do them well. Therefore, it follows that if such is the case, we should either change our jobs or our attitudes.

One other fact was brought out by these studies. The larger proportion of tardiness and absenteeism is caused by a comparatively small proportion of all employees. This means that those workers who are late for work often and absent on the slightest provocation are really a small part of the total working force. But because they are late or absent repeatedly, they do more than all the others put together to make the average rate of tardiness and absenteeism as high as it is. The majority of workers are seldom late or absent, and then only with good reason. Naturally such employees are those who are considered reliable and dependable by their employers.

Employers sometimes resort to docking, demotion, and even dismissal in an effort to control tardiness and absenteeism. No employer likes to impose restrictions of this kind. However, in all fairness to those workers who do come on time and who do not stay off the job, an employer is sometimes forced to give a little discipline to those who will not follow the rules.

Termination of Employment: Legally and rightfully, there are several ways in which relations between employer and employee may be terminated. In many cases, the condition of employment is set forth in a contract signed by the worker or his representative and the employer.

When employment is based upon contractual relation, then both employer and employee are bound by the same laws that validate any contract that exists, it makes the guilty party liable to the offended party.

There exists in our present employer-employee relations an "unwritten law" sometimes called a "gentlemen's agreement" which deals with the termination of employer-employee relations. This is called "due-notice" to employer or employee. This tends to serve the following purposes: (1) it does not bind an employee for a long period of time to a job for which he has no interest or ability; (2) it does not force an employer to continue to pay employees whose services are detrimental to his business; (3) it allows both employer and employee time to make adjustments before termination without jeopardizing either; (4) it serves as a means of keeping both employer and employee respectful and honest with each other.

From the employer's standpoint, an employee may be discharged from his job even though there might exist between the two a legal contract. The following acts are reasons for justifiable discharge on the part of the employer: willful disobedience; disloyalty, incompetency, and non-performance.

It must also be understood that every employee is to obey the reasonable demands of his employer. However, acts demanded by the employer that are illegal, not in the scope of this employment, or that will endanger his life or reputation, do not make the employee liable to dismissal if he refuses to obey.

An employee may be rightfully discharged if he engages in any acts that are contrary to and not in the best interests of the employer. Secretly engaging in competition with his employer, aiding in fraud of the employer, revealing confidential information about the business, are all acts for justifiable discharge.

When an individual enters into a contract for labor that requires a reasonable amount of skill, knowledge and experience, the employer is not required to continue the employment of that individual if he cannot perform the duties or services for which he was employed, in what the employer considers a reasonable amount of time.

Since this discussion is dealing with termination of contract, we must not overlook the part that is played by the employee. Employees under certain conditions are just as much justified as the employer. An employee may terminate his contract at any time the employer wrongfully assaults him. Severe and rude language is not considered as wrongful assaults, but striking a person is. An employee is entitled to leave his employer when conditions exist that might cause physical harm or cause him to injure his reputation.

There are several types of employment that are considered illegal. Federal Wage and Hour laws require that the workers in certain occupations receive a minimum wage as established by the Wage-Hour Act. The Act also limits the number of hours per week at the minimum wage. There are also age and sex restrictions that make it illegal for workers to be employed in certain occupations that are considered hazardous.

One of the greatest virtues an employee can have is that of being loyal to his employer. When the time comes that an employee can no longer be loyal to his organization and employer, he should then resign from his job. There is no place in an organization for a gossip and one that tells confidential matters to those outside the organization.

Webster says the negligent person is careless: he fails through laziness, lack of will power, or for no reason at all, to do what he should do. One who is remiss lacks the energy to remember what he should, or the force to do the right thing if he does remember. It is the habit of not doing that which should be done.

Employer-Employee Relations, adapted, in part, from an instructional manual prepared by Mary E. Norton for the Department of Vocational Education and Practical Arts, University of Michigan, the University of Michigan Press, Ann Harbor, Michigan. pp. 19-30 and 37-47.

You and Your Employer

	Some Characteristics Any Employer Hopes to Find in You		Some Characteristics You Should Hope to Find in Any Employer
1.	A sincere and conscientious employee.	1.	An honest and reliable company.
2.	A good subordinate who is willing to learn new ways and methods.	2.	A company that recognizes and appreciates a good worker.
3.	An ambitious employee who is interested in the kind of work he is doing, is fitted for it, and is industrious.	3.	A company where advancement is made for ability--and not through favoritism or relationship.
4.	An employee who believes and practices "trade honesty."	4.	A company that pays good standard wages.
5.	An employee who is loyal to the company for which he works.	5.	A company that makes it a business to be interested in the personal difficulties and problems of its employees.
6.	An employee who is ambitious and desires to advance to a more responsible position.	6.	A company whose foremen are leaders, not drivers.
7.	An employee who tries to keep up with changing conditions in his occupation.	7.	A company that believes in developing its human resources by teaching and helping every employee.
8.	An employee who keeps physically fit and practices good health habits.	8.	A company that makes every effort to safeguard its workers against injury of any kind.
9.	An employee who is dependable and seldom late or absent.	9.	A company that maintains order and cleanliness.
10.	An employee who makes constructive suggestions and is not always finding fault.	10.	A company that regards every acceptable worker as "one of the family."
11.	An employee who follows rules and regulations.	11.	A company that provides generous help for illness and old age.
12.	An employee who is not a tale bearer or a "department clown."	12.	A company that provides for annual vacation and rest periods.

(Adapted from How to Get a Job and Win Promotion by Prosser and Sahlin.)

WHAT IS A MAN WORTH?

(From Coronet Magazine, July, 1950, p. 25)

Three brothers left the farm to work in the city. All got jobs in the same company, starting at the same pay. Five years later, one was receiving $200 a month, the second $300, and the third $500.

Their father decided to visit his sons' employer to learn why they were paid on what appeared to be an unfair basis.

"I will let them explain for themselves," said the boss as he pressed a button on his desk. Jim, the lowest-paid, answered.

"I understand the Oceanic has just docked," said the employer. "Please go down there and get an inventory of her cargo."

Three minutes later Jim was back. "She carries a cargo of 2,000 seal skins," he reported. "I got the information over the phone."

"Thank you, Jim," said the boss. Then he pressed the button again and Frank, the $300 man reported.

"Frank, I wish you would go down to the dock and get an inventory of the Oceanic's cargo."

An hour later Frank was back with a list showing that the vessel carried 2,000 seal skins, 500 beaver, and 1,000 mink pelts.

The employer pressed the button a third time and George, the $500 man came in. He was given the same instructions.

George did not return for three hours, but his father and the boss were waiting for him.

"The Oceanic carries 2,000 seal skins," he began. "They were offered at $5 each and I took a tentative option on them, subject to your approval. I got a bid of $7 for them from a prospect in St. Louis, and promised to wire him in the morning. I also found 500 beaver, which we normally don't handle, but since I had an inquiry for some, I bought them and sold them at a $700 profit. There were 1,000 mink pelts, but as you always handle the mink, I took no action on them."

"That is fine," said the boss.

When George had gone, the employer smiled. "You probably noticed," he told the father, "that Jim did not do what he was told to do. Frank did only what he was told to do, but George did more than what he was told to do--and in such a way that it will make a profit for the firm."

Qualities Employers Prefer in Workers

1. A worker who knows how to work.
2. A worker with correct work habits.
3. A worker with initiative.
4. A worker who is loyal.
5. A worker who can follow orders and directions.
6. A worker who can get along with fellow workers.
7. A worker who will give a day's work for a day's pay.
8. A worker who is ambitious and seeks promotion.
9. A worker who is honest.
10. A worker who is punctual.
11. A worker who keeps physically fit.
12. A worker who is neat in appearance.
13. A worker who is a safe workman.
14. A worker who has respect for expensive equipment.
15. A worker who has sound judgment.
16. A worker who can think logically.
17. A worker who is orderly in his habits.
18. A worker who can budget his time and money.
19. A worker who has job pride.
20. A worker who can distinguish between reprimands and insults.
21. A worker who can and will cooperate.

"Folks Who Never Do More Than They Get Paid For,
Never Get Paid For More Than They Do"

Employer-Employee Relations

Assignment

1. Read the references listed below.

2. Write out answers to the problems and projects assigned by your coordinator.

3. Be prepared to discuss the study questions as well as the problems and projects.

References:

A. Worthy, What Employers Want, pp. 31-36.

Questions:

1. Why is it so important that you get along with your boss? What factors should be considered in an effort to get along with superiors?

2. What are some of the adjustments you will have to make when you start a new job?

3. List some characteristics an employer has the right to expect from his employees.

4. What is meant by the term"loyalty?" What is the importance of loyalty in employer-employee relations?

5. Discuss the full meaning of honesty in employer-employee relations?

6. What is the most highly prized of all employee traits?

7. What will probably happen to you if you are habitually tardy or absent? What should you do if it is necessary for you to be late or absent from work? What were you instructed to do if you are to be absent from school?

8. Discuss the most prevalant causes of tardiness and absenteeism.

9. A worker under contract may be discharged or fired, for what reasons? Under what conditions may an employee break a contract with his employer?

10. What is meant by the "caste" system in business and industry? What are some of the implications of this system for the young workers?

11. What are some adjustments that a beginning worker must make when starting a new job? What adjustments must one make as he starts his first job?

12. Why is the rate of personnel turnover so high during the first few weeks? What are some of the procedures used by employers in their attempts to lessen this turnover?

13. Why is it important that new employees show maturity in behavior and dress?

14. How can an employee learn his job rapidly and thoroughly? List some sources of information that you can study on your own concerning your particular occupation.

15. How can a new worker make himself "fit in" a new organization? What personality traits play an important part in this type of adjustment?

16. What are some characteristics that an employer should hope to find in you?

17. What are some characteristics you should hope to find in any employer?

Problems and Projects:

1. Write a paper concerning the implications of honesty, loyalty and dependability in employer-employee relations. Discuss these traits from the standpoint of both the worker and the employer.

GETTING ALONG WITH FELLOW EMPLOYEES

How do you get along with people? How will you get along with others with whom you will be working? One of the very important reasons people lose their jobs is their inability to get along with others. In fact, approximately 97% of the people who lose their jobs do so for this very reason.

It is very important that you learn to get along with others, especially those with whom you will be working. After all, you will spend one half of your waking time with them.

Each employee must find his place of employment and fit into it. A modern business is a highly competitive operation, and because of this, a modern business must be run with a great deal of cooperation among the employees. No one person works entirely by himself. He only performs a part of the total job. It takes the cooperative effort of thousands of people to make an automobile or print a book.

Unless an employee can work well with others, he could disrupt an entire operation or business. An employer will not hire a person he suspects cannot work well with others; and he will not keep such a person very long if by chance he does manage to be placed on the payroll.

This does not mean that we cannot be individuals, but on the job, you must learn to work in and with a group. Fitting in with the group in an organization is not a choice, it is a must. Don't expect the group to adjust to you. They got along pretty well before you came along. It is up to you to win their friendship and respect.

The kind of person you are, your relations with others, and so forth will make a large difference whether or not you will be happy with your job. Everyone wants to get along with others, but some people do not know how. The following are some suggestions that may be of some help to you.

Be Friendly: If you are new on a job, it will be expected that you will not know many of your fellow workers. But are you willing to go halfway to be friendly? It will be very difficult for other people to be friendly towards you unless you act friendly. Until you get to know the people with whom you will be working, it is best not to act too familiar, but to be courteous to all.

On the other hand, there are people who are shy and keep pretty much to themselves. These people sometimes give an impression of superiority or rudeness. Very often, these people do not know or realize they give this impression.

These people may need help in order to become more relaxed and friendly. Maybe by knowing this, you can understand why some people seem to be unfriendly and can help them gain some new friends.

The most important thing to remember is, if you are friendly and cheerful to work with, it will draw other people to you making your job more pleasant and cheerful.

Be Cooperative: Being ready to help your fellow workers will pay off for you in many ways. If you cannot be helpful just to do the right thing, think of it this way. If you are helpful to them, it will make them want to help you and cooperate with you. From this cooperation the more experienced workers will want to help you acquire the skills and knowledge which will be necessary for you to perform your job to the best of your ability. Cooperation among employees can help lead to greater efficiency, higher production, and lower costs which will bring about higher wages and enjoyment for all.

Be Fair: Your supervisor plays a large role in how or when you or other employees advance to better positions within the company. He is the one that must judge your performance and the performance of others, and then give credit to whoever deserves it.

How about you? What if you were placed in a position of authority? One of the easiest ways ot get yourself disliked is to take advantage of authority you may have over others. If it is your job to supervise others, you must remember that cooperation won is much more powerful and lasting than obedience demanded. If you want to get along with others, never take credit for work that is not rightfully yours. Whether you are in a position of authority, or just working with other people, always give credit where credit is due.

Have An Open Mind: Don't be a big shot. One of the biggest mistakes you can make is to think you know it all. It is best to start a job realizing how much you really do not know. After all, the older employees have been doing their job a lot longer than you.

If you approach the job this way, it will make it much easier for you to accept criticism and direction without having your feelings hurt. It will also make it easier for other employees to help you get over your inexperience and mistakes.

There is also a good chance that all of us will not agree with everyone all of the time. You must remember that differences of opinion are bound to occur. Try not to dislike the person just because he or she does not think the same way you do. Keep an open mind and listen to the opinions of others; you may learn something that may be of some help to you. If you are willing to listen to what others have to say, they in turn will be willing to listen to your opinion without criticizing.

Do Not Gossip: No one likes to hear one person talk about another. The easiest thing to do is to get into the habit of only mentioning the wrong things people do, the wrong things people say, or the funny way they look.

It is just as easy to learn to take the positive side of things and talk about the good traits in other people. If you like to gossip about other people, they are going to think that you do the same thing about them when they are not in your presence. This will make people stay away from you because they will not be able to trust you behind their backs.

You probably know how it feels to have someone say something about you, especially if it is something you can do nothing about. You know that you never really feel the same again about that person.

You should try to tolerate less desirable qualities in others as you want them to tolerate your bad qualities. Your fellow workers will like you more and have more confidence in you. Remember, what starts out as an innocent rumor may end up ugly and harmful.

Along the same lines, talking too much or complaining all the time will make people not want to work with you. People all have problems of their own, and are probably not interested in hearing your problems.

You should also remember that there are a good many things people may tell you that should not be passed around. Your supervisor may give you company information, or a friend may give you personal information. They may give you this information in confidence and expect you to keep quiet. Doing so will help establish you as a reliable person and may aid in your advancement on the job.

Be Honest and Sincere: If you are honest in your feelings with other people, they will learn to trust and rely on you when certain things may have to be done. A sincerely honest person should always be honest in his dealing with other people; he should keep his word when he can, or make an explanation when he cannot. He does not stoop to mean acts; he has a mind of his own and knows how to make it up; and he is respectful and considerate of others.

Assignment

Getting Along With Fellow Employees

Assignment:

1. Read the unit on Getting Along With Fellow Employees.
2. Answer the following questions, explaining each as fully as possible.
3. Be prepared to discuss the study questions.

References:

1. Information Sheet Getting Along With Fellow Employees.

Questions:

1. What is one of the important reasons people lose their jobs? What percentage does this represent?
2. How much of your time will you expect to spend on the job?
3. Why is it important for you to fit yourself into your place of employment?
4. How do you feel about an employer not hiring a person who cannot get along with others? Do you think it is fair?
5. Why do you think it would pay to be friendly to other employees?
6. Why do you think it might not pay to be too familiar with other people on the job? The boss?
7. How can you benefit by being helpful to other workers?
8. How do you think you would feel about a superior that gained your cooperation? How about one that always forced you to do what he wanted? Which would you feel you would like to work for?
9. How can more experienced workers be of help to you on the job?
10. How can cooperation between employees be of benefit to the employer?
11. Why do you feel it is easier to point out the bad traits of people?
12. How important do you feel "honesty" is in relation to other employees? Your supervisor? Your boss?

Employee-Customer Relationship

Various students in industrial cooperative education will have an opportunity to play a dual role on the job. Besides being a producer or servicer of goods, you may also be a distributor of these services. This means that the duties of some jobs will include direct contact with the public. If you are employed in such jobs as service station attendant, meat cutter, florist, or jeweler, for example, a part of your responsibility will be concerned with over-the-counter selling.

Certain areas in which a person may work to develop or upgrade his customer relations include such things as: attitudes and behavior on the job, proper attire, accepted grooming habits, proper speech, thorough knowledge of a particular job, and in some cases,salesmanship.

Statistics have shown that out of all the people who lose their jobs, at least 90% lose them because of social and personal reasons. If you are working at a job that requires dealing with the public, the strength or weakness of these traits will readily come to light. Overcoming one's weaknesses can only be accomplished through constant, diligent work.

Employee Personality and Behavior

Employee's Attitude: When working on any job, but especially one in which customers and employees come in direct contact with each other, the employee's personality and appearance comes under close scrutiny. First impressions are sometimes lasting ones, and such things as posture, approach to the customer, cheerfulness, facial expression, or manner of talking reflect to the customer how you feel towards your job and him.

Ask yourself these questions: Are your greetings glum? Or solemn? Or poker faced? Or are your greetings cordial and gladsome? Do they seem to say I like people? I like helping you.

Self Projection: The first and single most important item which an employee must sell to be successful in an occupation is himself. This may be done in a number of ways, but usually consists of a combination of the following traits:

Self-confidence

Enthusiasm

Courtesy

Friendliness

Tactfulness

Industriousness

Cooperativeness

Employee's Behavior: From the list of seven desirable traits, the first three are the most important. A person who displays self-confidence puts a customer at ease. He shows that he is in complete control of the situation. Yet this can only come about if the employee thoroughly knows almost all of the aspects of his job. If he must ask questions in front of the customer in order to complete the sale, it is embarassing to both him and the customer. Therefore, when in doubt about something, an employee should ask questions before having to wait on a customer.

When a person displays enthusiasm, he puts a spark of enthusiasm in all people with whom he comes in contact. It is a general consensus that everyone enjoys a person who exhibits vitality and vigor. Customer relations will be much more harmoneous when an employee relates how happy he is to be working and to be helping the customer.

It goes without saying that courtesy is very important in getting along with anyone. As Reverand J. E. Welldon put it, "Courtesy begets courtesy; It is a passport to popularity. The way in which things are done is often more important than the things themselves".

Employee Dress and Grooming

Later in the year, the class will cover in detail all the aspects of attire and grooming. It is necessary at this time, however, to cover a few of the proper dress and grooming habits that you as an employee will be responsible for if you are to obtain good customer relations.

Proper Dress: Each type of business usually has an established dress code or appropriate clothing to wear. You as an employee of a specific occupation will be expected to conform to your employer's dress demands. Specified dress is even more prevalent for those employees who come in direct contact with customers, because they represent and advertise the employer and his product.

Proper Grooming: The old saying "clothes make the man" is only half true. The other half is up to you. Usually if your personal appearance is not pleasing, an employer would not think of hiring you for any job. This is even more true if you are seeking a job in which you will be dealing directly with the public. Employers are not controlled by the same restrictions schools are. Therefore, his rules may be more restrictive.

A basic rule to follow in proper grooming is to use common sense. Everyone has an idea of when a person is well groomed. This surely does not include overly long hair, dirty fingernails, messy hair, bad breath, body odor, filthy clothes, or a variety of other undesirable characteristics.

Employee Language on the Job

As a cooperative student directly dealing with customers, one of the main tools of your trade will be the English language. How fluently you use this tool will partly determine the degree of your success. This certainly does not mean that talking is the only ability which you must possess. Being a good listener is at least half of conversing. An employee who deals with the customers will probably use the listening technique at least 75% of the time rather than 50%.

Proper English: From your English classes, you learned proper usage of the language. If you practiced this usage during your everyday lives, you will not have any trouble using correct language on the job. All too many of us are guilty of using "lazy" or slang English. Cutting words short or using slang will usually get the meaning across, but sounds terrible. In the back shop or room, it may be alright to use slang or yell at "Joe", but practice makes perfect. Be careful, don't practice the wrong things.

Following is a list of commonly misused words and phrases:

Which ones do you use?

Yep
Yeah
Nope
Dunno
Guesso

Whatcha say
Didja
Hiya
Uhha

Even though it is poor practice to use these types of words, it is just as bad to over use the English language. For example, if someone would stop you and say, "I trust that I am not trespassing too much upon your time, but would you be so exceedingly kind as to direct me to the nearest post office", you would actually feel like directing him to the nearest sanitarium. Individuals should use words with which they are familiar, and with which their listeners are likely to be familiar. When in doubt about certain words, look them up in a dictionary. Remember, big words will often limit your ability to be understood.

Remember! Customers and co-workers will not know your intelligence or ignorance until you open your mouth. Which impression you leave is up to you.

Employee Salesmanship

Everyday of our lives each of us comes in contact with salesmanship in one form or another. Through television, radio, newspapers, solicitors, store clerks, or regular salesmen we experience salesmanship in varying degrees. Selling of goods or services is usually approached from three different ways--the soft sell method, the hard sell method, or the service approach in which the customer sells himself on something.

Soft Sell Method: The salesman is honest about his product and tells both the good and the bad features. This approach usually wins the customers confidence, but leaves the actual decision of whether or not to buy up to the customer.

Hard Sell Method: The salesman talks the customer into buying something which he doesn't really want or need. The salesman uses a "sales pitch" and talks only of the good things about his product. He acquires the customer's money before the customer has time to think about the whole situation. This approach invariably leads to poor customer relations.

Service Method: The customer ahead of time knows exactly what he wants and the salesman only helps him in getting the product.

Customer Needs: Customers have three primary needs which must be fulfilled if they are to be satisfied with an establishment. First, they need to feel that employees are there to help them. Secondly, they want to feel that they are getting the best goods and services available. Lastly, they want to know if this business appreciated their patronage.

The old saying "the customer is always right" is practiced by few businesses today, but remember, treat the customer however your employer wishes.

A Salesman: Salesmanship is merely a state of mind. Each of us in our own way is a salesman. Sometime during our lives we have sold something such as an idea or an item or possibly even ourselves. A salesman as people think of him today, however, is a young, polished, self-confident individual with all the energy necessary to get his product into the hands of the public. As industrial cooperative students many of you will have to live up to the public image of the modern day salesman. This can best be done by observing and imitating the desirable attributes from some of the better salesmen of today.

Following is a list of attributes that a successful salesman must possess:

Enthusiasm
Thorough knowledge of his products
Courteousness
Politeness
Interest in the customer
Pleasantness
Neatness
Cleanliness
Tactfulness
Friendliness
Alertness
Self-confidence
Correct English usage
Industriousness
Calmness
Interest in his company

Telephone Usage

During our daily business life, you can win friends for yourself and for your company by properly using the telephone. The telephone can make your work easier, more effective, and more pleasant.

Your telephone personality can show that your company is made up of friendly people, and your place is a good place to do business. This good practice will help both your business and you.

Always remember the person calling can't see you, or your facial expressions. He can only judge your attentiveness by the sounds over the phone. Everything depends on your voice and your telephone habits.

Telephone Tips:

Some basic tips to follow when answering or placing calls:

Greet the caller pleasantly
Use the customer's name
Try to visualize the person
Be attentive
Take time to be helpful
Apologize for errors or delay
Say "thank you" and "you're welcome"
Answer a ring as soon as possible
Speak in a normal voice
Make your conversation brief
When placing calls, allow the phone to ring at least one minute
Speak clearly
Create a pleasant impression of sincerity and warmth with your tone of voice
Replace the receiver gently
Identify yourself
Let the caller hang up first
Be sure of the number before placing calls

When talking on the telephone, the spotlight is on you. . . You are the company. In the future, stop and think what you are going to say, and how you are going to put proper emphasis into your telephone conversations. If you have problems putting your personality over the phone, try placing a mirror in front of yourself and talk to the mirror. Then you can see for yourself how others hear you.

Every business no matter how large or small sells its goods or services to someone. You as a co-op education student may be directly or indirectly involved in the distribution of these goods or services. It is one thing to produce something, and yet still another to help sell it. In doing so, you must be concerned with employee-customer relationships. You will need to realize that special attention must be paid to your personality, behavior on the job, appearance, which includes proper dress and grooming, proper speech habits, and salesmanship techniques.

Assignment

1. Read the references listed below.
2. Write out answers to the study question and problems.
3. For extra credit, read and report on at least one outside reference such as a newspaper or magazine article on any of the areas covered in employee-customer relations. Be sure to show how it relates to you as a co-op student.

Questions:

1. Which personal trait do you feel is most important in employee-customer relationships? ____________________
   Explain why ____________________
   ____

2. One half of conversation is ____________________

3. Correct use of English should become a ____________________
   ____________________ rather than a hindrance.

4. If one person does all the talking there is no ____________________
   ____

5. Write down some phrases or slang expressions that are often overworked.

6. List five (5) important personal attributes than an employee should be aware of in order to bring about harmoneous customer relations. ____________, ____________, ____________
   ____________, ____________

7. List at least three desirable and three undesirable traits which an employee may possess. ____________________
   ____________, ____________, ____________
   ____________, ____________, ____________

8. What are the main reasons for most people losing their jobs?
   ____

9. What is the single most important, and first thing that an employee must sell to a customer? ____________________

10. What factors reflect your feelings toward your job and the customer? ____________________

8. What are the main reasons for most people losing their jobs?
____

9. What is the single most important, and first thing that an employee must sell to a customer?__________________

10. What factors reflect your feelings toward your job and the customer?__________________________________

UNIT IV

THE RELATIONSHIP BETWEEN HEALTH, SAFETY, AND LABOR LAWS

The three topics discussed in this unit are covered only briefly. But, to every cooperative student, they will to a large extent play an important role now and in the future.

This unit will attempt to show the importance of personal physical fitness in relation to on the job success, now as a part-time student learner and in the future as a full-time employee. It is hoped that you will realize that if you do not take care of your health through proper health measures and regular visits to your doctor, your future as a wage earner could be seriously affected by anyone of many possible disabling illnesses.

Personal physical fitness is very closely related to on the job accidents and safety. Persons who are in any way sick should not be working. Two good reasons are: first of all, they may have a contagious disease that could affect fellow workers; and secondly, a sick person becomes a danger to himself and to others because he or she cannot fully concentrate on what he should be doing and may thus cause an accident injuring himself or others seriously.

The last topic in this unit deals with the law that will affect the student learner to a large extent. These laws, it is hoped, will make you more aware of the limitations as to what you can do on the job. The laws were drawn up for the protection of people such as yourself so that you may work on the job safely. It is also hoped you will become conscious of labor laws and how important they will be in your future. These laws cover only a small portion of the legal protection that has been drawn up for the protection of people such as working people and their families.

PERSONAL HEALTH

Good health and a long happy life are not just things that happen to fortunate people. These things are arrived at by individuals who have the proper attitudes toward keeping physically fit. They observe natures' laws and balances, and follow medical science prescriptions for sound health. One should keep in mind that the degree of keeping fit is measured by the absence of illness. This should be a major concern of every worker so as to insure continued work on the job, and to consistently obtain security for the employee and his family.

When considering factors which influence a worker's health, one is more apt to consider safety hazards of an occupation rather than consider the worker himself or his surroundings. Things such as: sleep and rest, proper ventilation, proper eating habits, adequate eye care, cleanliness, exercise, and emotional control contribute to the health and happiness of all workers. The degree of success on a job is proportional to the amount of illness incurred by the employee.

Sleep and Rest: Fatigue is the result of physical and/or mental activity. This is a natural occurance and is only detrimental to one's health when it becomes too great. Over-fatigue for a prolonged period causes radical change in a person's personality, such as, reduction in mental alertness, energy and enthusiasm. Those people who are constantly tired also lose their good looks and become irritable. Yet, every individual must occasionally become fatigued in order to balance his bodily needs. This is done by almost everyone, either through physical exercise or mental work in one form or another. After fatigue, sleep is best because in this state, both mind and body are relaxed. Sleep is therefore a necessary element of good health and should be carefully arranged for every day. Most working adults need an average of eight hours of sleep daily.

Proper Ventilation: Proper air conditioning is dependent upon the temperature, humidity and air movement. Temperatures of 72 degrees to 76 degrees should be maintained for comfortable conditions. This will vary however, depending upon the amount of humidity present. Warm moist air makes people tired, weak and not alert; while cool dry air is stimulating. The relative humidity should be maintained at about 45 degrees in order to maintain personal comfort. The final factor to consider in proper ventilation is air movement. An air speed of over 2 miles per hour will cause draft sensations within a room. Air stillness at a high temperature is also uncomfortable. The most unhealthy location is one with a cold, damp, drafty atmosphere.

Proper Eating Habits: The human body has often been compared to a machine--it takes in fuel, converts this into heat and energy, and then gives off waste products. As with a machine, the more power the grade of fuel, the more efficient the body functions. In referring to the grade of fuel, dieticians have formulated the term "balanced diet". This means adequate amounts of various varieties of foods available in proper proportions. Unless this balance is continued over a prolonged period, it may permanently injure our physical machine.

Things a diet should consist of:

1. Foods to build body tissues:
   - Meat
   - Fish
   - Eggs
   - Poultry
   - Nuts
   - Beans
   - Milk
   - Cheese

2. Foods to supply heat and energy:
   - Sugar
   - Fats
   - Nuts
   - Bread
   - Butter
   - Cream
   - Cheese
   - Whole milk
   - Salad oils
   - Cereals
   - Potatoes
   - Peas and beans

3. Foods that contain minerals:
   - Vegetables
   - Fruits
   - Whole grain
   - Milk
   - Cheese
   - Eggs
   - Liver
   - Lean beef

4. Foods that supply vitamins:
    - Whole milk
    - Peas
    - Lean Pork
    - Nuts
    - Beans
    - Vegetables
    - Butter
    - Cheese
    - Fruit
    - Fish oils
    - Whole grain cereals
    - Liver
    - Oysters

Eye Care: Your eyes are probably among your most priceless possessions. They should be given the care and protection which their value justifies. Your eyes, unlike other valuables, cannot be replaced once lost, nor renewed once worn out.

Accurate work and prevention of accidents depend upon adequate lighting. Eye fatigue can be caused by glare as well as insufficient lighting. Eyestrain can bring on headaches, nervous conditions, general fatigue and other symptoms.

One should avoid or correct the things which may cause eyestrain. Things such as: reading extremely fine print on shiny paper, reading on moving trains, cars, or buses, reading or working in poor light caused from inadequate lighting conditions, burnt out lamps, dirty windows and sky lights, watching flickering or unsteady motion pictures; or sitting too close to motion picture screens are some examples.

A good prevention measure to eye problems is to have regular eye examinations. These are as important as regular physical examinations or dental checks. Do not neglect your most prized possessions.

Cleanliness: Skin over the entire body is one of the organs for excreting body wastes. The skin being moist and oily attracts dirt very easily.Unless kept clean, this body organ cannot function properly, which may cause a person to become ill. Periodic washing of exposed areas of the skin should take place throughout the day. At least bi-weekly cleansing of the entire body should take place to prevent body odor and keep the skin in a healthy condition. Much skin trouble may be caused by handling solvents, oils, lime, or other chemicals. Prolonged contact with the skin is injurious because they dissolve natural oils of the skin leaving it dry, sensitive to rashes and open to infection.

A good routine for skin care would be to wash hands and arms before starting work; dry them thoroughly and apply a lanolin ointment. Be sure and wash at the end of the day with soap and warm water so as to remove all foreign matter collected on the job.

Dental Care: One of the most important factors in the digestion of food, not to mention personal appearance, is our teeth. The most common of the dental diseases are tooth decay and pyorrhea (gum infections). Tooth decay is caused by the formation of acid on the teeth, which dissolves the mineral content of the enamel and dentine.

There is no foolproof way of eliminating all dental diseases. However, the Council on Dental Therapeutics have come up with some preventive measures which lessen the possibility of dental problems:

1. Maintain an adequate diet to promote normal growth and development.
2. Have all cavities filled when young.
3. Regularly scheduled dental check-ups.
4. Daily proper use of toothbrush.
5. Use of safe dentrifices.

Exercise: Exercise is very necessary to good health. It strengthens and tones muscles which would otherwise become flabby. Physical exercise increases circulation throughout the body by increasing heart action. This results in a general speeding up of blood supplies, digestion, and oxygen intake. Too much of a good thing can sometimes be worse than nothing at all. Don't overdo exercise.

There is no perfect form of exercise. Brisk walking in the open air is good for healthy people. Good strenuous games promote mental and physical well-being. Swimming is considered one of the best activities, because it demands use of nearly all the body muscles and is also pleasurable.

Whatever the exercise, it should be taken daily in fresh air. The proper type of muscular activity taken in proportion to one's needs is the formula for good physical and mental effeciency.

Narcotics: Each year thousands of young people become addicted to narcotics, or are becoming addicts. They become addicted without realizing it or knowing the problems involved. Many young people just go along with the crowd and take heroin, morphine, or marijuana for kicks. They believe that drug addiction is something to read about in the newspapers...It can't happen to them.

Once a young person begins taking drugs, they cannot usually stop....they are hooked and on the road to making life miserable for themselves, their families and their friends. Drug addiction can be cured, but it takes months and in some cases, years of depressing tedious work even under the best conditions.

It is vitally important that each of us know the true facts about narcotics and it's effects on people. It is our primary goal therefore, to prevent drug addiction, rather than cure it.

Little needs to be said about what would happen if an employer discovers that one of his workers is a drug addict.

Alcoholism: Alcoholism, like drug addiction is an illness which produces serious effects. Excessive and prolonged drinking reduces brain and nerve center efficiency, which slows down one's thinking and reactions.

Drug addiction is more publicized because of it's gross effects on young people, but actually, alcoholism effects more people in general.

It takes approximately seven years of excessive or problem drinking to actually become an alcoholic; compared to a few short months to get addicted to drugs. Most alcoholics are not young people when they become alcoholics, but their problems began years before. You should know and realize the effects of excessive drinking before it is too late. It has been proven that drinking can relieve emotional strains and relax the human body, but that it usually magnifies or intensifies the original problems when its effects wear off. Alcoholism is just as serious a problem as narcotics; you can lose your job and friends probably more rapidly.

PERSONAL HEALTH

One of the main factors of a happy successful life is good health. Without good health, an individual cannot participate in physical recreation or enjoy economic security.

Young people are usually less concerned with their personal health than older people because of their energy and vitality. Medical science has shown in order to keep healthy, one must practice good health habits daily throughout his lifetime.

Assignment:

1. Read the complete unit on personal health, and the assigned publications on health.
2. Answer the study questions and be prepared to discuss the problems involved.
3. For extra credit, read related materials on health problems confronting teenagers today. Write a report discussing these problems and possible solutions to them.

Questions:

1. Do you exercise daily? If so, explain how you exercise.

2. Why is sleep and rest so important?

3. How can fatigue be an asset? Detriment?

4. Which is more beneficial, sleep or rest? Explain.

5. Make out a menu for two days for a person who does considerable labor.

6. What foods, if any, most nearly fill all requirements for the perfect food?

7. Why is frequent bathing important?
8. Why is regular exercise needed?
9. List as many causes of eyestrain as you can think of.
10. Name as many health facilities as you can in your local community.
11. List the main necessities that the human body requires for survival.
12. What would be the ideal humidity level, air temperature, and air flow speed?
13. Why is water so important to the human body?
14. What effects does eyestrain produce?
15. What may one do to counteract the effects to the skin brought about by handling of harsh chemicals.
16. List five steps that may be taken to decrease dental diseases?
17. Which sickness involves the greatest number of people, alcoholism or dope addiction? Explain why.
18. Which do you feel is the greatest danger to one's health? Why?

OCCUPATIONAL SAFETY

Day to day living has always been a hazard. It has become more hazardous today than at any other time in history. The largest cause of this has been the industrialization and mechanization of our society.

Our lives have now become paced to the car, the jet plane, the space race and the speed of sound and light. Because of these changes, our daily living has indeed become hazardous, and therefore, it is very important that you realize how the knowledge and practice of safety will pay off for you in the long run.

On the job accidents have been on the increase year after year. In 1961, for example, a total of 13,900 workers lost their lives in on the job accidents; in 1966, the number had climbed to 14,500. Approximately every 20 minutes, some new chemical is introduced into the market. Some of these produce no ill effects, but others are highly toxic, and the effects of others is not yet known.

The cost of accidents to individuals and to industry are tremendous. Bills submitted and paid for industrial accidents have come to exceed 5 billion dollars per year. These costs cannot only be figured in terms of money, but also, in terms of the pain, discomfort, and crippled bodies that results from accidents.

The employee, not the employer is the person who loses the most as a result of an accident. They are the ones who must bear the suffering, the disfiguration, and the loss of wages. (Compensation systems usually only provide a partial compensation for lost wages.)

The following figures will give you an idea of where the majority of accidents happen that result in injury or death.

1/3 occur in the home
1/3 occur on the highway
1/6 occur while working
1/6 occur elsewhere

While the industrialization of our society has greatly increased the hazards of daily living, a great deal has been done by safety engineers to overcome these hazards or establish safeguards against them. However, there are so many possibilities of accidental injury that it is necessary for the worker to become safety minded if he or she is to survive and keep all his physical faculties intact.

The causes leading to accidents are many and varied. People who have made studies of the cause of accidents have generally agreed that their causes come under the following reasons. This is a short list, but important.

Improper Attitude: There are many workers who feel that, "it can't happen to me". These people are the ones who choose to ignore safety devices and take unnecessary chances in order to perform their jobs. This is the person who does not use safety devices because he believes they are for "softies" and not for the "he man". They remove safety devices, if they decide the guard does not apply to them. This person is dangerous to himself and to those around him. He or she will probably learn the hard way, but at the price of an eye or a life.

Lack of Knowledge or Skill: Lack of knowledge or skill means that persons who say they know how and really don't. This is the worker who does not understand what he is working with, be it machines or chemicals and will blunder ahead not knowing what precautions should be taken. If he is lucky enough to get set up correctly, he will not have the skill to do the job correctly and safely. He will move ahead and chances are good that he will run into trouble. It is always best to ask if there is any doubt about a job.

Physical Impairments: Many large companies now require new employees to undergo a rigid physical examination before they are placed on the job. They do this for a number of reasons, not because they do not want to hire a person. They do this, first of all, for the protection of the individual who may have poor eyesight, bad hearing, or poor muscular control. They do not want to place a man in a hazardous situation and have him become injured. Many of the companies help pay for the correction of impairment so that the person can be a useful and safe employee.

Lack of Alertness: Many workers are not aware of the possibility of accidents happening to them, so there are many who do not feel that a good night's rest is important to job safety. A sleepy or tired worker is a hazard to himself and to those around him, because he cannot concentrate on what he is supposed to be doing. Being half asleep will probably let him walk into an accident with his eyes closed.

Improper Clothing or Apparel: Many jobs call for specific types of safety equipment that should be worn when working. This equipment has been carefully selected to fit the requirements of the work being done. Equipment such as: goggles, aprons, gloves, shoes, boots, and headwear. At times, the equipment may seem to be cumbersome and heavy, but studies have shown that this is what is necessary for proper protection of the worker. It is best to take a few minutes to put on what is necessary than to be sorry for the rest of your life.

On the other hand, in some occupations, too much clothing may be dangerous to the worker. Rings, watches, bracelets, loose sleeves, flopping coats, and ragged clothes are some of the items that should never be worn around any type of moving machinery. These items, if caught in a moving machine, could kill or cripple a person for life. Long hair, caught in a machine has proved to be very dangerous also.

Defective Equipment: Most equipment, when first installed and put into operation, is usually checked to make sure it is operating properly, and that all safety requirements have been met.

The danger then, comes after the equipment has had a chance to wear or other workers have removed the safety devices. If you should find some type of dangerous situation around a machine or equipment, you should never attempt to repair whatever is wrong. You should report the defect to your supervisor who will take proper steps to remedy the problem. There are experienced men available to do the job correctly and without danger to you.

Many of the problems of equipment and safety devices have been solved, except for constant repair and upkeep to see that they remain safe. The most important factor in a safety program is the individual. It is up to the individual himself to practice safety so that accidents will not happen. Some of the common unsafe acts most often committed are as follows.

Talking While Operating Equipment: Excessive talking, while human enough, is one of the most common causes of accidents. The person is distracted just for an instant and may place his hands or fingers in the wrong place and they may stay there. You should never talk to a person operating a machine, and you should stop and step away from equipment if someone is talking to you.

Horseplay: More young people seem to be guilty of this than anybody else. Young people have more energy and seem to need to work it off by indulging in rough horseplay. Many times though, this ends up being a real fight in which someone may get seriously hurt. During horseplay, someone may get seriously hurt. Any one of a thousand accidents could happen. Horseplay has no place on the job because it may get you or someone else seriously hurt.

The Practical Joker: The practical joker is the worst kind of menace to everyone on the job. He or she deserves one warning and only one. Few people will regret his leaving or miss him when he is gone. The practical joker is in many cases of subnormal intelligence, and his real motive is to hold another person up to ridicule or injure him. This person has no business around dangerous equipment.

Pushing Too Hard: A person trying to rush out a job with extra effort will often be injured. Marginal tools, high speeds and heavy pressures are responsible for accidents easily prevented by just slowing down and taking the time to sharpen the tools, make proper set-up, etc. This eagerness is often the problem of the youngest, most inexperienced person who is trying hard, but is impatient with rules.

Occupational Safety

No place of employment has to be a dangerous place if proper precautions against accidents are taken. An accident does not "just happen"; it is caused by carelessness and error. An employee in any area must find out what makes his or her job safe, then without exception, observe the safety rules until they have become habits.

The worker must be safety conscious every moment on the job if he is to avoid accident or injury. Each job should be done in the safest way possible and all possible hazards avoided.

Assignment

1. Answer the following questions as fully as possible.

2. Be prepared to discuss any of the following questions.

Questions:

1. How do you feel about having to follow safety rules in your shop classes? On the job?

2. Do you know a person who was crippled by an accident? What were the causes? Whose fault was it?

3. Have you ever come near having an accident? What was it? Whose fault was it?

4. What would you do if your supervisor told you that you had to do a job that you knew was unsafe?

5. What do you think of horseplay? Have you ever gotten in trouble for horseplaying?

LAWS AFFECTING COOPERATIVE EDUCATION STUDENTS

The placement of high school students in Cooperative Education programs must conform to Arizona State and Federal laws regulating the employment of minors. As a Co-op student, many of the provisions of wage and hour laws and child labor laws directly affect the occupations in which you can be placed and your earnings.

State child-labor laws generally regulate the employment of more young people than do Federal laws because they are not limited to establishments producing goods for interstate shipment. State laws may differ from Federal laws in their minimum age and hazardous occupations regulations and they are often wider in scope than the Federal law, as in their regulation of maximum hours and night work. When establishments are covered by both Federal and State laws, the higher more restrictive standards prevail.

Arizona Child Labor Laws

25-233. Employments prohibited to children under eighteen.

A child under the age of eighteen years shall not be employed or allowed to work in, about, or in connection with:

1. Blast furnaces, smelters, or ore reduction work.
2. Outside erection and repair of electric wires.
3. Running or management of elevators, lifts, or hoisting machines. (Exception: "Since this specifically means running or management, it is the opinion of this office that your students may be allowed to work on equipment supported by hoisting machine provided they do not operate the hoist and the operation of the hoist is provided by the supervisor or teacher and all safety precautions complied with in the raising of and securing of the hoist". Signed, O.E. Eagleton, Director, Arizona State Labor Department. January 26, 1965.
4. Underground operations in a mine.
5. Oiling hazardous and dangerous machinery in motion.
6. Switch tending, gate tending, track repairing, or as a brakeman, fireman, engineer, motorman, or conductor upon a railroad.
7. Establishment where nitro-glycerine, dynamite, dualin, guncotton, or gunpowder or other high or dangerous explosives are manufactured, compounded or stored.
8. Any employment that is declared by the state board of health to be dangerous to the lives or limbs or injurious to the health or morals of children under the age of eighteen (no person under 21 years of age shall be employed or allowed to handle spiritous liquor).

23-244. Limitation on weekly hours of labor boys under sixteen and girls under eighteen; exceptions:

A. A boy under the age of sixteen years or a girl under the of eighteen years shall not be employed or allowed to work at any gainful occupation other than domestic service or work on a farm more than forty-eight hours in any one week, nor more than eight hours in any one day, or before the hour of seven o'clock in the morning or after the hour of seven o'clock in the evening.

B. The presence of a child in an establishment during the working hours shall be prima facia evidence of his employment therein.

23-244.01. Exception to hours of labor for girls sixteen or over:

A girl sixteen years of age or older may be employed for work experience and may work until nine o'clock in the evening, provided she is enrolled as a student in a class complying with the Arizona State Plan for Vocational Education.

23-261. Prohibited employment: seats required for females in certain establishments; violation; penalty:

A. Females shall not be employed or allowed to work in or about a mine, quarry or coal breaker, nor in any capacity where the employment compels them to remain standing constantly.

B. Every person employing any female in a place or establishment set forth paragraph 23-231, shall provide suitable seats, chairs, or benches for the use of the female employed, at least two seats to every female that there will be needed to sit, and placed where accessable to the employees, and shall permit the use of the seats, chairs, or benches by the employees when they are not necessarily engaged in the active duties for which they were employed.

23-281. Female employees; exceptions; notice of working hours, violation penalties:

A. No employer employing females in any labor other than domestic work shall employ or allow any female to work more than eight hours in any day nor more than forty-eight hours in any one week, the eight hours to be performed in a period not to exceed twelve consecutive hours. Every employer shall provide a full day of rest a week for all females in his employ.

23-1302. Prohibition of agreements denying employment because of non-membership in labor organizations:

No person shall be denied the opportunity to obtain or retain employment because of non-membership in a labor organization, nor shall the state of any subdivision thereof, or any corporation or individual or association of any kind enter into an agreement, written or oral, which excludes a person from employment or continuation of employment because of non-membership in a labor organization. (Right to work law)

Chauffeur's License

Two types of Chauffeur's License issued in Arizona:

Type "A" license entitles the licensee to operate any form of vehicle, including taxicabs, school busses and passenger busses. The minimum age for Type "A" license is 21 years.

Type "B" licenses are restricted to operation of pick-up trucks or single unit vehicles only and are granted to applicants 18 years of age or older. A person licensed under Type "B" Chauffeur's License may not operate any vehicle transporting explosives or Inflammables.

Child Labor Standards Under Federal Laws

The United States Congress enacted the Fair Labor Standards Act of 1938 (Wage-Hour Law) to eliminate conditions considered detrimental to the health, efficiency, and well-being of workers and to eliminate unfair methods of competition based upon such conditions. The Act defines "oppressive child labor" as general employment of any person under sixteen years of age in occupations which the Chief of the Children's Bureau has found to be particularly hazardous. Many amendments have been made to this Act, the last was made in 1966.

Enrollment in part-time classes reimbursed from funds appropriated under the George-Barden Act is limited to workers 16 years of age and over. Under the Fair Labor Standards Act, 16 years of age is the legal minimum age for work during school hours in any occupation in or about any establishment which produces goods for shipment in interstate commerce. Therfore, the Office of Education and the U. S. Department of Labor agree that a minimum age of 16 years for school and cooperative programs should be observed.

To protect young workers from hazardous employment, the Fair Labor Standards Act provides for a minimum age of 18 years in occupations found and declared to be particularly hazardous for minors 16 and 17 years of age. There are to date 17 hazardous occupations which include:

1. Operations in or about plants manufacturing explosives or articles containing explosive components.
2. Occupations of motor vehicle driver and helper.
3. Coal-mine operations.
4. Logging jobs and jobs in the operations of any sawmill, lath-mill, shingle-mill, or cooperage stock mill.
5. Jobs involved in operating power-driven woodworking machines.
6. Jobs involving exposure to radioactive substances.
7. Jobs involved in operating elevators and other power-driven hoisting apparatus.

8. Jobs of operator or helper on power-driven metal-forming, punching, and shearing machines.
9. Jobs in connection with mining, other than coal.
10. Jobs in or about slaughtering, meat-packing, and rendering plants.
11. Jobs involved in operating power-driven bakery machines.
12. Jobs involved in operating paper-products machines.
13. Jobs involved in the manufacture of brick, tile, and kindred products.
14. Jobs involved in operation of circular saws, bandsaw and guillotine shears.
15. Wrecking, demolition and ship-breaking operations.
16. Roofing operations.
17. Excavation operations.

Exemptions: Hazardous occupation orders 5,8,10,12,14,16 and 17 contain exemptions for student-learners. These orders shall not apply to the employment of a student-learner in occupations herein declared particularly hazardous: providing however, that such a student-learner is enrolled in a course of study and training in a cooperative vocational training program under a recognized State of local educational authority or in a course of study in a substantially similar program conducted by a private school: Provided, further that such student-learner be employed under a written agreement which shall provide: (1) that the work of the student-learner in the occupations herein declared hazardous shall be incidental to the training, shall be intermittent and for short periods of time, shall be under the direct and close supervision of a qualified and experienced person; (2) that safety instruction shall be given by the school and correlated by the employer with on-the-job training; and (3) that a schedule of organized and progressive work processes to be performed on the job shall have been prepared. Such a written agreement shall carry the name of the student-learner, and shall be signed by the employer and the teacher-coordinator of the school or the principal. Copies of the agreement shall be kept on file by both the school and the employer. This exemption for the employment of student-learners may be revoked in any individual situation wherein it is found that reasonable precautions have not been observed for the safety of minors employed therein.

Wages and Hours Provisions of the Fair Labor Standards Act.

The Federal Wage and Hour Law applies to all those who are engaged in interstate commerce, who produce goods for interstate commerce or perform work related to the production of goods for interstate commerce. The following enterprises (except where a specific exemption is provided must pay their employees the minimum wage):

1. Retail or service enterprises having annual gross volume sales of at least $1 million dollars.
2. Local transmit enterprises having an annual gross volume of sales of at least $1 million dollars.
3. Construction enterprises doing a gross annual business of at least $250,000.

4. Gasoline service stations having an annual gross volume of sales of at least $250,000.
5. Other establishments having individually covered employees, in other enterprises having an annual gross volume of at least $1 million dollars.

The law specified minimum wages of 25 cents per hour for the first year from the effective date of the Act (October 24, 1938); 30 cents per hour during the next six years; and thereafter (October 24, 1945) the minimum wage was to be 40 cents per hour. It was increased to 75 cents per hour by a 1949 amendment. In 1955, the minimum wage was increased to $1.00 by another amendment. Subsequently, on September 1, 1963, the minimum wage was raised to $1.25 per hour; on February 1, 1967 to $1.40 per hour and on February 1, 1968, to $1.60 per hour.

Exemptions to wage provisions made by order tc the Administrator to provide for employment of learners, apprentices, messengers employed in the delivery of telegrams, and letters, and persons who are handicapped by reason of injury or physical or mental deficiency were also included.

The maximum hours of provision, likewise, includes exceptions, but Sec. 7 (a) states that employees engaged in interstate commerce, the Standard Work Week shall be 44 hours until October 24, 1940. These are not absolute limitations upon the number of hours an employee may work. The Act merely requires that work above these weekly limits shall be paid for at the rate of at least one and one half times the employee's regular hourly rate of pay for hours worked beyond 40 in a work week. As of August 1, 1968, the forty hour work week is still in effect. A work week is defined as seven consecutive 24 hour days, beginning at any time of day; but no changes in the work week may be made for the purpose of evading the overtime provisions of the Act.

The Fair Labor Standards Act, as amended September 23, 1966, effective February 1, 1967, extended the coverage on an enterprise basis to the employees employed in the following enterprises having employees engaged in commerce or in the production of goods for commerce, including work relating to goods that have been moved in or produced for commerce:

1. Laundry and dry cleaning enterprises. *1
2. Construction enterprises. *1
3. Hospitals, nursing homes, and most schools (both public and private, but excluding Federal Government hospitals). *1
4. Other enterprises, if the annual gross volume of sales or business is at least $500,000 ($250,000 on and after February 1, 1969). *1

1No annual dollar volume test applies.

* Exclusive of any excise taxes at the retail level which are separately stated.

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The 1966 amendment to the Act specifies minimum wages of $1.00 per hour for the first year beginning February 1, 1967; $1.15 beginning February 1, 1968; $1.30 per hour beginning February 1, 1969; and $1.45 beginning February 1, 1970 and $1.60 per hour beginning February 1, 1971.

Not less than 1 1/2 times the employee's regular rate of pay is required by the 1966 amendment after 44 hours in a work week, beginning February 1, 1967; after 42 hours in a work week, beginning February 1, 1968; and after 40 hours in a work week beginning February 1, 1969.

Terms and conditions under which student-learner certificates are issued:

The Federal Wage and Hour Law provided for the employment of certain workers at rates lower than the minimum under the terms of special certificates. Individual certificates are granted for students working part-time in employment related to courses [illegible] school, when such employment has been a[illegible] by the [illegible]r-coordinator of industrial cooperative e[illegible] the school the student is attending. Many students a[illegible] employment that is not subject to the requirements [illegible] in which case certificates are not necessary.

[illegible] consider some of the terms, conditions and limitations for student-learners. There will be no attempt to mention all of the points covered in the regulation. Only the highlights will be included.

Wage-rate: Student-learners working under a wage-hour certificate must be paid at least 75% of the appliable Federal minimum wage. This means 75% of $1.60 per hour or $1.20 per hour. The 75% wage difference may be applied to the new Federal minimum wages as they progress on an escalator basis until 1971.

Working hours: Student-learners may be paid these special rates for their scheduled training hours, provided that work and school instruction together do not exceed 40 hours in a week. On a school holiday, the student-learner may work 8 hours or if school is not in session, all week; 40 hours. Student-learner certificates do not cover summer vacations. Their terms are generally the same as the school term (check with your teacher-coordinator as to the days you can work a full day). If a student-learner works more than his permitted hours, the special wage is not lost. It may be used for the permitted scheduled hours and the extra or additional hours worked are paid for at or above the statutory minimum wage of $1.60 per hour.

Age: Student-learners must be 16 or more years old and if under 18 cannot be assigned to hazardous work.

Protection of Others: The employment of a student-learner must not have the effect of displacing a worker employed in the establishment. And the use of the special subminimum must not tend to impair or depress wages of other employees.

Number: The number of student-learners to be employed in one establishment must not be more than a small proportion of its working force.

Obligation of the Employer: Because this is a part of formal education, the employer has the additional obligation to work with the ICE teacher-coordinator to make certain that the student-learner develops to the fullest extent possible. This usually means customized job assignments as well as helpful personal guidance. Thus, the inducement of a special lower wage is fully justified. The Wage-Hour Division has an obligation to see that there are not any abuses.

Records: The employer must designate each student-learner as such on his payroll records. The employer's copy of the application for an official wage-hour certificate authorizing the employment of each student must be retained for three years. Also, payroll records must show days or weeks when school is closed in order to explain and justify longer hours worked at the special, lower wage rate.

HOUSE BILL 182
AN ACT

Relating to Education: Providing that every student, teacher and visitor in public and private educational institutions shall wear protective eye devices when participating in certain vocational, technical, industrial arts, art, or laboratory science activities, and amending Title 15, Arizona revised statutes, by adding Chapter 15, Article 1, Section 15-1501.

Be it enacted by the Legislature of the State of Arizona:
Section 1. Title 15, Arizona Revised Statutes, is amended by adding Chapter 15, Article 1, Section 15, 1501 to read:

CHAPTER 15--SAFETY REQUIREMENTS
ARTICLE 1 EYE PROTECTIVE DEVICES

15-1501. Eye protection devices; definition

A. Every student, teacher and visitor in public and private schools, junior colleges, colleges and universities shall wear appropriate eye protective wear while participating in or when observing vocational, technical, industrial arts, art, or laboratory science activities involving exposure to:

1. Molten metals or other molten materials
2. Cutting, shaping and grinding materials
3. Heat treatment, tempering, or kiln firing of any metal or other materials
4. Welding fabrication processes
5. Explosive materials
6. Caustic solutions
7. Radiation materials

B. The board of trustees of every common school district, the board of education of every high school district, the junior college board of regents and every person maintaining a private or parochial school in this state, shall equip schools within their jurisdiction with eye protective wear for use in this article.

C. Standards, rules, and regulations for the enforcement of this article shall be prescribed by the state board of education, the junior college district governing board of each junior college district and the Arizona board of regents.

D. Schools, junior colleges, and colleges and universities may receive and expend federal, state, and local monies to provide eye protective devices.

E. For purposes of this article, "eye protective wear" means devices meeting the standards of the U.S.A. standard safety code for the head, eye and respiratory protection, Z2.1-1959, and subsequent revisions thereof, approved by the United States of America Standards Institute, Inc.

Sec. 2. Effective Date--The provisions of this act shall become effective on July 1, 1968. Approved by the Governor - March 19, 1968 - Filed in the office of the Secretary of State - March 19, 1968. These and other regulations limiting or describing the employment of student-learners are logical and fair. The employer agrees to provide cooperative work-experience for a student-learner, not for a two week period, not just for a busy seasonal peak, but for at least 15 hours a week for the entire school year. He agrees that the ICE teacher-coordinator can visit the student-learner on the job and will be given the student-learner's periodic performance ratings.

It should be noted that those businesses or industries which can afford to pay the full minimum wage rate rather than a special student-learner subminimum do not have to be concerned about the application restrictions, and special record keeping.

LAWS AFFECTING COOPERATIVE EDUCATION STUDENTS

Assignment

1. Write out the answers to the problems and projects as assigned by your coordinator.

2. Be prepared to discuss the study questions as well as the problems and projects.

Questions:

1. When business establishments are covered by both State and Federal laws regarding Child Labor and Wage and Hours Laws, which standards prevail?

2. In what occupations are children under the age of 18 prohibited from working in Arizona? What is the exception to this prohibition?

3. What are the limitations on weekly hours for boys under 16 and girls under 18 in Arizona?

4. Under what conditions may a girl under 18 work after 7 p.m. in Arizona?

5. What are the limitations for female workers in Arizona?

6. What is the Arizona Law regarding union membership?

7. Discuss the two types of Chaffeur's licenses issued in Arizona?

8. What was the purpose of the Fair Labor Standards Act of 1938?

9. What occupations are considered particularly hazardous by the Fair Labor Standards Act? Which of the hazardous occupations orders contain exemptions? What are the provisions of these exemptions?

10. What was the minimum wage as provided in the original Wage Hour Act of 1938? What is it now?

11. Who is eligible for overtime? Define: Work Week

12. What enterprises were included in the 1966 amendment to the Wage-Hour Act? When will their minimum equal the minimum as set forth in the 1966 amendment?

13. Under what terms may an Co-op student be placed in occupations at subminimum wages? What would their rate of pay be? How many hours can they work per week? If they work more than the scheduled hours, do they still work at subminimum wages?

Unit V

MANAGING YOUR PERSONAL FINANCES

Any successful person, regardless of his income, must do some financial planning. Managing your personal finances can be difficult or simple, but it must be done if you want to be successful. This unit on financial planning includes sections on budgeting, providing for savings, insurance, banking services, buying on credit and consumer information.

Planning Your Budget

Operating without some kind of budget is like trying to drive a car without a steering wheel. A budget is a systematic plan for using available money to obtain as much as possible the things we want.

What a Budget Involves- A budget involves estimating how much cash will be available that can be spent or saved, and planning the expenditures. As an ICE student, you should have a rather steady income during this school year. You should start now to plan how this money will be used. What are the things you want very much to have, to do, and to be? What things are so vital to you that you are willing to work hard, to plan, and to manage - even to do without other things, to achieve what you want?

Most of you have some idea of how you must spend your money. You know that you must buy your own clothing and school supplies, pay for your own transportation, and have enough money left over just for spending. Do you have a plan or budget for meeting these needs? Obviously, if you don't have some kind of a plan for spending your money, the last few days before payday, you may have to go without something of importance.

What a Budget Can Do For You - (1) It forces you to decide what you want most out of life. We all have a tendency to drift along. It is healthy to have a device that regularly forces us to think. A budget does this. It says to you, "Here is how much money you will probably have this year; now stop dreaming and talking big and decide what you want it to get for you". (2) It can help you to live within your income. The first essential of getting ahead is at least not to fall behind. Unless you have some device to give you periodic checkups on your finances, it is easy to use up future income and accumulate debts and bills, almost without being aware of it. There is actually a case on record of a woman who bought so many things on "easy payments" that the total of each month's payments was greater than her husband's monthly paycheck! (3) It can help you eliminate wasteful spending. One important function of a budget is to show you the leaks through which too much of your money is draining without adequate returns to you. You may not realize that you are being extravagant regarding movies, magazines, or snacks until you add up the figures. When you've identified the leaks, you can plug them and divert the stream of cash to something that you truly want. (4) It can help you to achieve your long-range goals. This is most important in the function of a budget. If you depend solely on impulse in buying, you may spend so much money on one luxury like an expensive radio or watch that you will lack basic necessities like substantial shoes and adequate clothing, or other luxuries more important to you. Only by planning and forethought can you make your life rich and pleasing. (5) It provides an education in the management of money. Many people have had little training or experience in handling money. Then too, changed circumstances bring new problems: A newly married couple faces a type of spending that the two individuals never met as single persons. Or a farmer may move to the city, where patterns of income and expenditures are radically different from those he is used to. In every case, thoughtful study of the budget is like a course in personal finance. (6) It provides an excellent reference. There are many times when you need a record of past expenditures to see how much you paid for some articles to make out income tax reports. Then your budget records will be a handy reference. Unaided memory is not enough. More important, no accurate planning for the future can be done except on the basis of recorded past experience. You may say, "I'll save $200 this year". But if the records show you've only save $50 a year recently, you'd better take your own statement with a grain of salt. Objective records are a way of keeping our feet on the ground when we make plans.

Planning Your Budget - When you decide to make a budget to guide your spending, you will be in good company, for every successful business firm, as well as millions of our most competent individuals, regularly make such budgets. Your coordinator for the ICE program has to help plan the school budget. He must start working on the next year's budget before the present school year is over; yet all budgets are basically the same, for no matter who makes a budget, it always involves two essential steps; estimating income and planning the use of income.

Estimating Income - Most people can count pretty much on what they are going to receive in a given period. Even one who works irregularly can, from his past experience, do a fairly good job of estimating for the future. This is the first element of budget making--estimating how much income you are going to receive in the period your budget is to cover.

In estimating income, you should include everything you are going to receive--your allowance, and also your wages or salary. Ordinarily, your total salary or wages represents income that would be reported on your federal income tax return. For purposes of budgeting, however, we shall consider only the new wages, or take home pay. There is little reason to complicate the budgeting or record keeping by including the total wages and then deducting those items that are withheld by the employer.

Planning Expenditures - Planning the use of your income is by far the most important as well as the most difficult part of budgeting; it is also the most fun. It is difficult because you must take into account all your needs and wants and provide for each as well as you can out of a supply of money that never seems to be quite enough. It is fun because if you plan hard enough, you can see yourself moving closer and closer to your most cherished goals.

It would be impossible to make realistic plans without knowing what various items have cost in the past. Your budget might work out beautifully on paper if you allocated $2 a week for entertainment; but it wouldn't be of much use if you have never been able to get along on less than $2.50 a week.

In planning your expenditures, record first those payments that you know have to be made. These are fixed payments, many of which represent large expenditures. For example, you know that you have to make a car payment or room and board. You may have certain insurance policies and will know in advance when the payments are due and how much they are. Note that savings are included in this group of fixed payments. If you do not plan your savings in advance, before allowing money for the many optional items, you will probably never save any money. Savings should, therefore, be taken out of each paycheck and put away before the money is spent for other things. Today, many companies offer payroll deductions so that savings can be taken out before you ever get your check. The fixed expenditures should also include payments on money borrowed, church contributions and any fixed payments you might have contracted to pay.

The variable expenditures, those that are smaller in amount and more subject to change, may be estimated on the basis of past experiences. To some extent, one can depend on memory for facts about previous spending. But memory is likely to be incomplete and inaccurate. Written records are much more helpful. One can assemble quite a bit of evidence from old check stubs, receipts, store bills, and so forth. After that, it may still be necessary to make some "best guesses". If they prove wrong, they can be adjusted in subsequent periods.

You cannot make a good budget, however, simply by assembling perfect records of what you have spent in the past and projecting the same pattern into the future. If you could, budgets could be made automatically on an adding machine. All your past experience can tell you is how much you must expect to spend on the regular, continuing necessities like food and clothing.

"What do you want out of life?" That question is the very heart of budget making. You have to keep going back to it time after time, for a budget is a means to an end--not an end in itself. It is a device for helping you get to where you want to go; but it can't help much until you make up your mind about your destination.

Let's translate the above in terms of money: A budget is a device to help you fit your spending to your goals and desires. First of all, you will have to recognize that you can't have everything. Your budget does not cause that; it's true whether you budget or not. Secondly, you will have to start comparing each need or want with the others, deciding on its relative importance to you, and thirdly, you must then apportion your money in such a way as to get what seems most important to you.

Now is the time for you to stop and think of ways in which you have spent money recently without planning. List the items and decide which you could have done without. Then list the things you wanted that you were not able to afford. How could you have managed your spending more wisely?

What a Wise Budget Is - A budget can help you only if it works--that is, if it is practical and easy to manage. Let us consider the characteristics of such a budget; (1) it is flexible, not a strait-jacket. It allows for possible changes or for unusual circumstances. Should expenses for the upkeep of your car, for example, exceed your estimate for any one period, you should be able to adjust your budget to cover this unforeseen expense, (2) it is adapted to one's needs. Don't follow Johnny's budget because it works for him. A budget is an individual matter, and it should be tailored to the needs and wants of the particular person using it. If one of your long-range goals, for instance, is a college education, you are naturally going to put aside a certain amount every pay period for that purpose; Frank, on the other hand, might spend this amount on his automobile because he uses it to travel to and from his part-time job. (3) It is simple and easy to keep. If your records are simple, it should not be necessary to spend more than a minute or two to make the entries. If you forget to make an entry on any day, no particular harm is done. As a matter of fact, if you prefer, you can make entries once a week. Even this should not take more than a few minutes. Simplify as much as possible. For instance, after estimating what transportation and lunches will cost, you might group these items together. The same could apply to "personal expenses" and "entertainment".

Assignment

1. Answer questions assigned by your coordinator.
2. Do special problem #1 and #2.

Questions:

1. What is the most important function of a budget?
2. What two essential steps does the preparation of a budget always involve?
3. What are the characteristics of a good, workable budget?
4. For the purpose of budgeting, why should you consider only take-home pay?

5. Indicate some decisions that you must make daily to determine whether to spend for immediate pleasure or to save and spend for greater values and longer-lasting happiness.

6. Give some examples of fixed expenditures.

7. Give some examples of variable expenditures.

8. If you have a specific fixed expenditure in your budget, does it mean you will always have this item in your budget? Explain.

9. If income proves to be less than was originally expected, what must be done with the budget?

Special Problems:

1. Using the budget form provided by your coordinator or one you have used, prepare a budget of your own, basing it on your past experience. Keep a record of your income and expenditures for at least one month.

2. Bill Payne, his wife, and ten-year old son live in an attractive, but modest bungalow in the suburbs. Bill works in the city as an accountant for a small industrial firm. His take-home pay is $625 per month. Bill has a GI loan on his home requiring monthly payments of $148 (including insurance and taxes). Some of Bill's other fixed expenses are: life insurance policy, $230 yearly premium; automobile insurance, $114 a year; monthly car payments (5 more months to pay), $59.50 a month; utilities (gas, electricity, water), $32.50 a month; and telephone service, $7.95 a month.

Directions: In the parentheses at the left of each statement, write the letter corresponding to the correct answer printed in bold face.

(A) A wise decision (B) An unwise decision

( ) 1. In anticipation of $25 a month raise, Bill purchases a $325 television set on the installment plan.

( ) 2. Bill avails himself of the opportunity to do private income tax bookkeeping in the evenings and on weekends to supplement his income.

( ) 3. The Paynes take out a family plan health and hospitalization insurance policy for $16.50 a month.

( ) 4. Since Bill is covered by social security, he decides that it is not necessary to plan on a budget for retirement.

( ) 5. The Paynes reduce their clothing purchases and entertaining expenses in order to keep within their budget.

( ) 6. In order to meet current expenses, the Paynes borrow $300 from the bank.

( ) 7. Bill and his wife plan to budget $5 a month for a Christmas savings account in the local bank.

( ) 8. Though they do not necessarily need it, Bill's wife buys a new $400 divan for $350 at a big bargain sale.

( ) 9. The Paynes plan to cut their food and operating budget drastically in order to save $40 a month for two years for a vacation in Bermuda.

( ) 10. The Paynes are still having a difficult time making ends meet, so they decide to rent out one of their three bedrooms to a local student for $25 a month.

( ) 11. In order to save money, the Paynes join with some of their neighbors in buying non-perishable foods in quantity lots.

( ) 12. The Paynes feel that since prices are going up and that the future is so uncertain, they should spend their income as they receive it and "enjoy life while we can".

( ) 13. The doctor advises the Paynes to have their son's infected tonsils removed. This will cost $75. They borrow this amount from the bank.

( ) 14. As soon as the car payments are finished, Bill will raise his monthly savings budget to at least $25 a month.

Savings

In the discussion of budgeting, it was emphasized that a budget should include regular amounts for savings. Unless savings are planned, there usually will be no savings. Unless there are savings, an individual or a family can never look forward to having the really important things they want.

The key to successful savings is to save with a goal in mind. Only a miser saves simply because of a desire to accumulate money. Saving can be fun if you look forward to using the money in the future for some purpose that will give you more happiness than present spending will give. The most important thing to remember about saving, then, is that when you save a dollar, you are not forever surrendering your right to spend it. A second point to remember is that as soon as you have savings, you have a silent partner working for you. Remember, a part of all you earn is yours to keep. You work for your money; then you put your money to work for you.

What Savings Will Do For You - They will give you a certain sense of security, even in times of trouble. Savings will make it possible for you to take advantage of unusual opportunities. They will enable you to pay cash for your purchases and thus save the interest you ordinarily would pay on installment payments. They will give you an investment in the future.

Setting Goals for Savings - Most people have some definite goals in life, some thing toward which they are striving. Some of these goals are really ideals and ambitions, and some are desires for material things that will add to the comfort and pleasantness of living. Regardless of the kind of goals we may have for ourselves, money is usually a factor in achieving them. Most of us have to set aside a little at a time from our worthwhile goals for saving are: (1) further education, (2) marriage and furnishing a home, (3) buying a home, (4) starting a business, (5) buying insurance for protection and future income, (6) investments in securities for future income, (7) buying major comforts and luxuries for better living, (8) providing for emergencies, such as unemployment and hospital bills, (9) paying cash to save on the purchase of important items instead of buying on the installment plan, (10) retirement, (11) vacation.

The goals of saving listed above are not equally important at all stages of life. A man of fifty, for instance, perhaps already owns his home and has most of the things he wants for present use. His main goal may be to get ready for retirement. His son, on the other hand, who is about to be married, will likely be concentrating on funds with which to set up a home. And you? Look back to your budget and to the goals you have laid out. What do you wish to save toward now? How do you expect your goals in saving to have changed five years from now? Twenty years from now?

What To Do With Your Savings - When you've saved a $10 bill you can't just keep carrying it in your billfold or bury it in a tin can. This does not mean you can't ever carry money with you or save it at home, but you must decide the purpose of the savings and determine the best place to put your savings.

When selecting a place to put your savings, you must consider four things: (1) safety, (2) liquidity, (3) earnings, (4) purpose. Safety for your savings means freedom from danger of loss. Liquidity is a business term that means the opposite of frozen and refers to the ease and the speed which you can get the cash if you need it. Earnings refer to how much money your savings make for you. You don't dare compromise on safety. You may have to compromise somewhat between liquidity and earnings.

Making Money Work For You - Your first savings should probably be put to work in some form so that it will earn interest. Very few people realize the cumulative power of compound interest. Interest is a very faithful worker, but it will work only if you have a savings. This fact explains why many people live comfortably after retirement. Although they cease work, their money continues to work for them by earning interest.

There are many different ways your savings can earn interest. All commercial banks have savings departments. These banks generally pay a fixed rate of interest. Some banks require thirty day's notice before withdrawing a savings deposit. Some banks pay a higher rate of interest on a time deposit. This is when you agree to leave the money on deposit six months, one year, or longer. There are also savings banks, mutual savings banks and savings and loan associations.

The bank that handles your money must be safe, of course. But since all banks are closely supervised and most banks are insured by the Federal Deposit Insurance Corporation (F.D.I.C.), one bank is probably as safe as another. You should choose a bank that is insured by the F.D.I.C. however. All deposits up to $15,000 are insured and if anything would happen to the bank, you would not lose your money.

United States Savings Bonds - U.S. Savings Bonds are sold at post offices, most banks and some employers will even deduct your savings from your pay and buy Series E Bonds for you. If a bond is held until maturity (seven years), it has a yield of 4.15 percent interest, compounded semi-annually. This type of savings is considered very safe in today's money market, however, the rate of earnings is very low.

Credit Unions - Credit Unions are cooperative associations operating both as savings and lending institutions for the benefit of their members. Credit Unions are usually formed by large groups of people with common interests. Some employers of ICE students have allowed their employees to from a Credit Union and as an employee of the company, you will probably be allowed to join and participate in it. Your money in a Credit Union will earn interest called an annual dividend. The rate of interest will depend on the amount of money earned from loans to other members.

Some other forms of savings are: life insurance, endowment insurance, and annuities.

Savings vs Investment - So far in this section, we have talked about cash savings. These savings should come first and serve a basic need. You should have some cash savings to take care of emergencies and to provide for short term goals.

Investing is most commonly thought of as converting money to some form that yields a money income, however, investments can take other forms. At one time or another, you will probably invest in yourself, in durable assets, and income producing assets.

Investing in Yourself - The time you spend in school is an investment and the more education, the greater return on the investment. Before you invest in further training and schooling, you should be sure it is what you want and will return to you what you want out of life.

Investing in Durable Assets - Durable goods include items which give long-term service such as: tools, car, house and home furnishings. The car you own should be considered an investment. Do you have more in it, or are you spending more on it than you can sell it for? If so, it is not a good investment. Some ICE students are required to provide tools with which they work and earn money. The money they spend on these tools is considered an investment.

Investing in Income-Producing Assets - This generally means putting money to work with the purpose of receiving a return in the form of interest, dividends, increase in value, rent, profits or some other income. Your employer has made an investment in his company from which he expects a return on his money. When he hired you, he made an investment. He expects you to work and earn money for him.

One way a small investor can put his money to work is by investing in securities such as: stocks and bonds issued by corporations, and municipalities. A word of caution, however, before making an investment of any kind, investigate and make sure it is right for you.

Assignment

1. Answer questions assigned to you by your coordinator.
2. Do special problem #1.

Questions:

1. Give three reasons for saving.

2. What four things should you consider in deciding how to invest savings?
3. What benefits do savings offer you?
4. Name two kinds of banks and give the purpose of each.
5. What are the advantages of saving in a bank?
6. What is the Federal Deposit Insurance Corporation?
7. Explain the difference between savings and investing.
8. What might be some advantages of joining a credit union?

Special Problems:

1. Occasionally, it is desirable for a family or an individual to determine how much is owned (assets) and how much is owed (liabilities). A statement of assets and liabilities will show what the real net worth or ownership of an individual is. In the form below, list all of your assets and liabilities. Total and compare.

Assets	Liabilities

Total assets..................... Total liabilities.............

Total assets - Total liabilities = New worth........................

Bank Services

The purpose of this section is to familiarize you with the services offered by the banks and the function of these services. Almost every individual will utilize the banks and this knowledge is of utmost importance.

Checking Accounts - Banks accept money deposits and pay out this money when the depositors write checks on the deposits. Since the check is a form of demand, the deposit is called a demand deposit and this service is referred to as a checking account service. The formal definition of a check is: a written order by which the depositor directs a bank to pay a certain amount of money to another person". The depositor who writes the check is known as the drawer. The person to whom the check is payable is called the payee. The bank on which the check is drawn is called the drawee.

There are many advantages in using checks, such as avoiding theft or loss from cash transactions; providing an economical method of paying bills by mail; providing a permanent record of all expenditures; and constituting a legal receipt for payment of bills.

In the event two people choose to use the same checking account, this is called a joint or survivorship account. Usually, this is opened by husband and wife. Each must fill out a signature card, and either person has the authority to draw funds as long as both parties are alive. When either party dies, the bank is forbidden to honor checks until all tax claims of the state and federal government are paid.

Post-dating a check (using a date later than the current date) is legal and sometimes convenient. Post-dating sets the cashing acceptable date to the date put on the check. The bank will not accept checks for cash amount until the date is current. Bankers ordinarily discourage the practice of post-dating.

Service charges for checking accounts vary with their administration. Some charge for individual checks and some charge for each check that comes through the office. Also, some have a no charge plan, if you maintain a large enough balance in your account.

At regular intervals, usually monthly, a bank sends to a depositor with a checking account, a report of deposits and checks called a bank statement. It is good business practice to compare this statement with the entries on the checkbook stubs to be sure that there are no mistakes. This process is called reconciling the bank statement or reconciliation. The purpose is to verify the standing of the account on the date on which the reconciliation is made and to detect errors, if any, in the bank balance. It is necessary to report any mistakes to the bank immediately to avoid future complications.

The bank should be requested to stop payment if a check is lost or stolen or if for some other reason (such as fraud) you do not want the check honored. The request may be given orally or in writing. But if it is given orally, it should be followed by a written notice on a special form provided by the bank. Although banks will attempt to stop the payment, they may not assume responsibility for damage or loss if the check is honored inadverdently.

As a depositor, you assume obligations which are to: (1) keep all important cancelled checks for at least one year, (2) keep an accurate record of each check, (3) reconcile your checkbook and bankbook promptly upon receiving the bank statement, (4) keep a sufficient balance in your account, (5) not overdraw (in some states to overdraw is a criminal offense).

Bank Drafts and Special Checks - These are used when you wish to make a payment to someone who will not accept your personal check or when it is preferred to not use a personal check. A Bank draft is a check of one bank drawn upon funds deposited to It's credit with some other bank. A bank draft is a convenient means of transferring money to the individual who is making payment and is not known in the place to which the money is to be sent. A certified check is an ordinary check drawn by a depositor in the usual way, but presented to the bank for certification on the check. Thus, the bank guarantees it's payment. This money, upon certification, is immediately drawn from the deposit and the obligation shifts from the depositor to the bank. A cashier's check or treasurer's check is one that a bank draws on itself. It is used to pay bills owed by the bank and also may be purchased by the individual for financial transactions. A bank money order also called a registered check or a personal money order, serves essentially the same function in transmitting money for a customer as the cashier's check. Traveler's checks are for people who travel and prefer not to carry cash or find it difficult to cash personal checks. Although a few large banks issue and sell their own, the best known are the "American Express Company Traveler's Checks". These may be purchased from the American Express Company or from most banks. A fee is charged for each check, (usually 1% of face value) and each one must be signed by the buyer in the presence of the bank clerk. When cashing the check, a second signature must be affixed, by the purchaser, thereby, giving a comparison of signatures. These checks can be purchased in amounts of $10, $20, $50, $100 or more.

Negotiable Instruments - Borrowing, lending, and transfer of money centers largely around a negotiable instrument. A negotiable instrument is a written evidence of some contractual obligation and is ordinarily transferable from one person to another by endorsement.

The most common forms of negotiable instruments are checks, drafts, certificates of deposit, and promissory notes. The maker of the note or the drawer of a check is unconditionally required to pay the amount specified. The transfer of these negotiable instruments requires only an endorsement (usually on the back) and is as good as cash to the endorsee (the person to whom the negotiable instrument is transferred.)

The principal kinds of endorsements are; An endorsement in full is frequently referred to as a special endorsement. It mentions the name of the endorsee who must, in turn, endorse the instrument in order to transfer or cash it. This type of endorsement should be used when checks are sent by mail or by messenger. A blank endorsement consists of merely the name of the endorser. It makes a check or note payable to the bearer, consequently, anyone might be able to cash it. A qualified endorsement is, as it's name implies, one that limits the obligation of the endorser. The endorser would use the words "without recourse" and sign his name. This means that he will not be responsible for payment if the signer fails to pay. This endorsement is infrequently used, mainly because both people and banks are reluctant to accept negotiable paper for which the payee or another endorser is unwilling to assume responsibility for it's payment. The restrictive endorsement is very common. It is one which specifies that the person to whom the instrument is endorsed (the endorsee) may dispose of it only in the manner indicated by the endorser. For instance, a restrictive endorsement on checks to be deposited frequently includes the phrase "for deposit only" or "for deposit only to the account of.....".

Other Bank Services - Savings account interest ranges from 4 to 5 percent. There is some difference in the amount of interest earned, depending upon the rate and number of times a savings account is greater when interest is compounded (figured) semi-annually, than when it is compounded annually at the same rate. Savings by depositing money in a bank is a conservative means of investing, but it is usually a safe means compared with investments in many types of securities.

Safe deposit boxes in the vaults of banks are provided on a rental basis. These boxes provide protection against fire and theft. This is a good safe place to keep valuables and important papers for future use (insurance policies, wills, deeds, certificates, stocks, bonds, etc.). A key is provided the customer and the bank retains a master key. Both keys are necessary to unlock the box; neither one alone will unlock it. A bank cannot open a private safe deposit box except upon order of a court. In most states, if a safe deposit box is registered in the names of the husband and his wife, the bank is legally required to seal the box upon notice of the death of either person. When it is opened, a list is made of taxable items in the box by a legal tax representative. After settlement of the estate, the property in the box is turned over to the rightful owner.

What would happen, if the valuable papers you and your family have and need were destroyed in a fire? Could you replace everything that was burned, and how much trouble would it be? What would be your loss in money and in time?

Assignment

1. Do the special banking exercise provided by your coordinator.

Buying on Credit

Credit is used by consumers in the acquisition of goods and services provided by business firms. Installment credit, as it will apply to the ICE student will be investigated in this section. The development and widespread use of credit necessitates the importance of this section. Non-installment and installment buying will be included.

The Charge Account - Many stores and businesses sell merchandise on charge account. This means that at the time of the sale, the title to the merchandise passes to the purchaser and that the store accepts the customer's promise to pay for it, later, usually within 30 days. The customer is required to sign the sales slip as evidence that he received the merchandise. A charge account may be a disadvantage for a person who has a tendency to spend without regard to his income or ability to pay. However, there are several advantages to the customers which are: (1) convenient and simple way to buy, (2) payment for purchases may be delayed, (3) record of purchases is made automatically, (4) charge accounts make it easy to order merchandise by mail or telephone, (5) payment for several purchases may be made at one time.

Revolving Charge Account - The revolving charge account is in common use in some cities. Under this plan, payment for purchases may be extended to four, five or six months. The consumer and the store representative determine at the time the account is opened the maximum amount that may be owed to the store at any one time. To illustrate the revolving charge account, let us assume that the maximum amount that may be owed is set at $240 and that the store will alow the consumer a mzximum of six months to pay for purchases. Equal monthly payments of $40 (240 + 6 months) are to be made whenever there is an unpaid balance in the account at the end of a month. New purchases to be charged to the account may be made at any time so long as the total amount owed by the consumer does not exceed the established maximum of $240. Usually a service charge of 1 1/2 percent of the unpaid balance is charged each month for this type of account. Note that this is equivalent to 18% interest per year.

The Credit-Bank Plan - This plan is a type of charge account in which the bank pays the customer's bills when they are submitted to it. This is available only in those retail stores that agree to participate in the credit-bank plan.

Credit Card - This card is issued by some business firms, such as oil companies, restaurants, hotels, airlines, railroads, and telephone and telegraph companies. The card identifies a customer particularly when he is traveling, thus enabling him to charge purchases of goods and services even though he is not known in the city where the purchase is made. There is no charge for most of these credit cards.

Other organizations issue the more general-use type of credit card. For example, th Diner's Club, issues a credit card which permits a person carrying this card to charge meals, hotel rooms, flowers, gifts, auto rentals, and other services. The bills are sent to the District Office of the Diner's Club, which sends a monthly bill for all purchases to the person holding the credit card. For combining the charges, collecting from the consumer and transmitting payments to those providing services, and for absorbing losses from the few nonpayers, the Diner's Club takes a discount from the business organizations. The card-holding consumer pays a relatively small annual fee. A similar plan is operated by the American Express Company and by the Hilton Hotels which, through the Hilton Credit Corporation, offer credit cards called "Carta Blanche".

Cost of Charge Accounts - Selling on credit adds extra costs to every sale. The principal extra cost results from: (1) the clerical work necessary for recording sales and collecting accounts, (2) interest on the money that is invested in accounts receivable from customers, (3) losses due to bad debts, and (4) the greater tendency of charge customers to return goods for exchange.

Merchants who sell on open account may be classified as follows: (1) those who have uniform prices for credit and for cash sales, (2) those who charge more for credit than for cash sales.

Some stores set their sales prices high enough to cover the cost of charge accounts; others use a two-price system, one for cash sales and one for sales on account. Let us assume that a television set is priced at $159.95 cash or $164.95 if charged, payable in 30 days. The actual cost of charging the purchase to the customer's account is $5.00. This means that he is paying $5.00 for the use of $159.95 for 30 days. This is the annual rate of interest of 37 1/2 percent. In a one price store, the cash customer pays a part of the cost of the credit customer.

Credit Rating Agencies - Banks sometimes give confidential credit information on individuals. It is therefore important to maintain satisfactory relations with a bank if a good credit rating is desired.

Private Credit Agencies - These agencies collect information and issue confidential reports for the benefit of their subscribers who are retailers. Each subscriber contributes information about customers to the agency. Additional information is gathered from local newspapers, notices of change in address, death notices, and court records. Such information is valuable to the retailer in protecting himself from loss on accounts. If one of his customers moves, he will want to know of the change in address. If a customer dies, he will want to be sure that his claim is presented. If someone is taking court action against one of his customers, he will want to protect his own claim.

The Associated Credit Bureaus of America have more than 3,000 credit bureau members serving over 6,000,000 business firms. Any of these local credit bureaus can develop a report on any individual in North America and in many foreign countries within a short period of time. Through the interchange of information, the credit records of an estimated 100 million consumers are already compiled and are readily available to all members of the Associated Credit Bureaus of America. The services of this nationwide credit reporting system are an advantage to you if you have safeguard your credit. You can move from one community to another, and your credit record will follow you or it can be checked upon very easily. However, a bad credit reputation also will follow you wherever you go.

Responsibility for Debts - Responsibility for the payment of one's debts is one of the oldest moral and ethical principles recognized by man. In addition to this principle, laws have been enacted specifying man's legal responsibility for debts. Furthermore, his relationship to creditors in case he does not pay or cannot pay has been fixed by law.

A husband is responsible for debts incurred by his wife unless he gives legal written notice that from the date of the notice forward, he will not be responsible for them. A merchant, therefore, may sell on account to a man's wife with confidence that the husband is responsible for payment.

Parents are generally legally responsible for debts incurred by their children when permission has been given to the children to make purchases and to charge them to the parent's account. For instance, if it has been customary for a child to use a charge account of the parents, the parents are responsible for the debts.

If a debtor refuses to pay a debt, a creditor may succeed, depending on the various state's legal code, in having an order issued by a court requiring the employer of the debtor to pay the creditor a certain percentage of the debtor's wages until the full amount of an amount specified by the court has been paid. This procedure is called the "garnishment" or the "garnisheeing of wages". Those states that permit the garnisheeing of wages have widely varying practices.

If you owe a debt and refuse to pay or cannot pay as agreed, you may be sued in court to force you to pay it. A common procedure in such a case is to ask the court for an attachment on some of your property until the case is settled. An "attachment" is simply a legal process whereby the property attached comes under the control of the court until the case is settled. Property upon which an attachment order has been placed may not be sold and may not be moved except by court approval. The court can order the property sold to pay the debt.

The "statutes of limitations" in most states set a time limit after which a creditor cannot enforce a legal claim. For instance, in one state, if an account is not collected within five years, the creditor cannot sue for the amount. If the debtor, however, makes a payment or a promise to pay during the five years or at any time thereafter, the account is revived for reinstated.

Types of Installment Contracts - Every installment contract sets forth the specific terms of the purchase, including the amount of the down payment, dates and amounts of future payments, finance charges, and the protection to the seller in case payments are not made as scheduled. This contract is a legal claim upon the merchandise until the obligation has been paid.

A "chattel mortgage contract" is essentially the same as any other mortgage contract except that it applies to goods that are ordinarily movable, such as a piano or an automobile. It is a claim against the goods mentioned in the contract. The laws in the states are not uniform in regard to the use of a chattel mortgage. Essentially, a seller gives title of the goods to the buyer; but the chattel mortgage permits the seller to retain a claim against the goods until the debt is paid. If the buyer fails to perform his part of the contract, the seller either automatically has a right to repossess (take back) the goods or he may take legal action to repossess the goods.

The "conditional sales contract" is the most common type of agreement used to provide security for the seller. Under this plan, the title to the goods remains with the seller until payments for the goods and interest and finance charges have been made in full. The title to the property is transferred to the buyer upon the completion of all payments. In the event that the buyer does not make his payments when due, the goods may be repossessed by the seller. The buyer continues to be liable for any loss suffered by the seller even after the repossession. The contract is usually written in triplicate. One copy is kept by the seller, another copy goes to the buyer, and the remaining one is filed in some local recording office. The purpose of recording an installment contract is to make the record public so that anyone can determine whether a claim has been made against the property listed as security.

Installment contracts differ as to their wording and content, but a similarity is found in all types. In each case, the purchaser must agree to do certain things. For example, he must agree to make the payments as specified; he may not remove the property from the state without permission; the balance of the contract may be due if one payment is missed; there may be a claim against the salary or wages of the purchaser if payments are not made, and he has to keep taxes paid and tne property insured for damage or loss and free from other claims.

Points for the buyer to check before signing a contract; (1) What is the cash price of the article? (2) How much money is actually advanced? (3) What are the total finance or carrying charges? (4) What are the insurance, investigation, legal, recording, and other charges in addition to the purchase price and carrying charges? (5) How do the installment cost compare with costs on other plans such as a personal loan at a bank? (6) Are all facts about the contract known and fully understood? (7) Are all figures in the contract correct? (8) Specifically what security has been given? Does it include merchandise previously bought or to be bought in the future? (9) May wages be assigned in case of delinquent payments? (10) Does the buyer have the privilege of paying the total amount due and settling the contract at a reduction in cost? (11) Will a fair notice be given before repossession? (12) What rights in the property does the buyer have in case of repossession?

Advantages of Installment Buying - The Co-op student should be aware of the advantages of installment buying. Listed below are a few of the recognized advantages: (1) Necessities may be enjoyed before the full price is available for payment, (2) Better and more substantial merchandise can sometimes be obtained by utilizing the installment plan instead of paying cash for cheap merchandise. (3) Many young married people would be unable to furnish a home and start housekeeping without this kind of credit buying. (4) A good credit rating is established for future needs.

Disadvantages of Installment Buying - The disadvantages of installment buying does not arise from fault of the system but rather from its abuses. The following are typical abuses: (1) People have a tendency to buy more goods than they can afford. (2) Inferior products may be accepted because the grade of goods wanted are not sold where the purchaser buys on the installment plan. (3) The person who buys on the installment plan pays interest at the rate from 12 to 40 per cent on the unpaid balance. (4) Some people may overbuy because installment buying seems easy. (5) Sometimes businesses put customers under pressure in the hope of selling goods on easy terms. (6) Some businesses encourage buyers to use the installment plans because the finance charges produce additional income. (7) Some of the users lower their standards in order to meet obligations on installment purchases, (8) The greatest disadvantage is in committing oneself to future obligations.

It should be evident after covering the previous information that installment purchases should only be on the basis of necessity and convenience after a careful study of needs and ability to pay.

Finance Charges for Installment Service - When installment purchases are made available to the customers, there are costs which would not otherwise arise with cash. Some examples of these expenses are; (1) Investigating the credit standing of the purchases, (2) collecting, (3) bookkeeping, (4) insurance, (5) repossession in case of delinquent payments, (6) reselling, (7) bad debts, (8) general office expenses. These costs must be covered by either increases in sales price or by adding separate charges.

Credit Life Insurance - This kind of insurance is short term insurance on the life of the purchaser. Under the terms of the purchase contract and the life insurance policy, in case of the purchaser's death, the money from the insurance will be used to pay off the remaining debt under the installment plan.

Computing Finance Charges - There are many ways to calculate the finance charges on installment transactions, they are commonly computed on either the add-on basis or on the percent-per-month basis.

On the add-on basis, a flat percentage or sometimes a flat sum is charged for making the loan. Usually the amount of the charge is proportionately higher for small rather than a large balance. (The percentage is not an interest rate, but a rate that includes all costs). The add-on basis is used for most installment sales and loans.

The following example shows how the add-on basis of financing is applied to an automobile installment sale transaction:

Net price of new car..................	$2,694.23
Net sales tax (4%)......................	107.77
State title and license fee............	73.24
Total (less insurance).................	$2,875.24

Payments: $89.46 each month for 36 months. This includes no insurance (either auto or credit life). This is $345.03 at 12% add-on basis.

The percent-per-month plan frequently used by small loan companies and credit unions is illustrated by the following example:

Total amount of loan..................	$400.00
Finance charge........................	20.00
Total loan amount.....................	$420.00

$$8\overline{)\,420.00}^{\;52.50}$$

There will be eight payments of $52.50 each plus interest. The interest will run in order: $2.10 --$1.84--$1.57--$1.31--$1.05--$.79--$.53--$.26 for a total of $9.45.

Estimating the Annual Interest Rates - When an estimate will fill your needs the annual interest rate can be obtained by the following examples:

1. On a two-year loan, divide the unpaid obligation of $190.80 by 2 to obtain a rough estimate of the average debt.

$$\frac{\$190.80}{2} = \$95.40$$

2. Divide the actual dollar cost by the rough estimate of the average debt to compute the approximate rate of interest.

   (Dollar cost of loan--$10.80)

   $\frac{\$10.80}{\$95.40}$ = 11.32% total annual interest

3. When contracts run for more or less than a full year, adjust your computations to an annual rate by dividing the percentage resulting from step 2, by the credit period expressed as a fraction of year. For example, if the credit period is 3 months, the fraction is 3/12, or 1/4. So divide the percentage by 1/4. The result will be the approximate annual interest rate.

Warnings on Installment Buying - (1) Do not allow yourself to be rushed into signing a contract until you know all the facts. (2) Refuse to sign any contract if you are not given an exact duplicate copy. (3) Do not sign any contracts before all the blank spaces are filled in. (4) Do not pledge any security besides the article being purchased.

Assignment

1. Answer questions assigned by your coordinator.

Questions:

1. What are some of the kinds of goods and services that consumers most frequently buy on credit? What are the advantages and disadvantages of buying them on credit?

2. Why is it that many retailers seem to be more considerate of credit customers than of cash customers?

3. What is meant by credit life insurance, and how is it used?

4. Some retail advertisements do not state the prices of household appliances, but merely indicate the down payments and the daily or weekly costs of payment. As a buyer, what do you think of advertisements of that type?

5. Assume you are buying a stereo system that will cost $550.00. You plan to make a $70 down payment and pay the remaining $480 over a 12 month period. The interest is $24, thus, the monthly installments will be $42--40 on the principal (1/12 of $24). Figure the approximate annual interest.

6. What do you think would happen to auto sales if automobiles could no longer be purchased on the installment plan?

7. Assume that you have made a purchase on the installment plan at a time when the store is very busy. The store manager suggests that you merely sign the contract, a copy of which he will mail you. Is this a good practice if you are well known by the store manager?

Insurance

You, your family, and your classmates will probably live long and active lives, building and enjoying the exciting new world of atomic power and jet propulsion. Yet every hour of every day, each of us is exposed to the risk of property loss or damage, the risk of sickness, the risk of accident, and yes, even the risk of death.

Insurance is purchased by making an agreement with an insurance company in which the company promises to pay for those losses against which a person is insured. This agreement is called an insurance policy. The company is the insurer and the person buying the policy is the insured, or policyholder. The amount the policyholder pays for this protection against loss is known as the premium.

Each premium is small compared to the insurance protection it buys. Why is this true? Because the total cost to the insurance company is shared by millions of people who buy the particular kind of protection which the company provides, and only a relatively small number of these people will actually suffer losses.

All insurance is based upon this principle of many policyholders sharing the some kind of risk. An estimate is made of the total loss expected during a given period. The estimate is based on past experience and probable future developments. To this estimate is added the cost of operating the insurance company. The premium each policyholder pays for his insurance in his share of the total amount. This section will cover four basic kinds of insurance: (1) life, (2) health and accident, (3) property and,liability, (4) and automotive.

Life Insurance - Life insurance is generally purchased in two basic forms, group and individual. Group life insurance is usually offered through employers to their employees, who often share the cost of the insurance. The insurance usually is temporary and has no cash values, so the cost is low. But for the same reasons, it usually has no "living values", and ends when the employee leaves the job.

Individual life insurance provides by far the largest amount of protection for American families. Nearly two out of every three dollars of protection is now in individual life. Premiums are usually payable once a year, though they can also be paid as often as once a month on most policies and as often as once a week on some very small policies.

The four basic types of life insurance are, straight life, limited payment life, endowment, and term.

1. Straight life protection lasts for insured person's lifetime and premiums are payable for life. This is the most flexible type of policy and the least expensive kind of permanent protection.

2. Limited-payment life like straight life, this type offers protection lasting for life. But premiums are limited to a set number of years. Two examples are 20-payment life with premiums payable for only 20 years, and life paid-up at 65 with premiums ending at usual retirement age. The shorter the premium paying period, the higher the premium for a given amount of protection.

3. Endowment amounts to an insured savings plan. An endowment policy protects the insured person for a stated number of years. At the end of that period, the full amount of the policy is paid to the policyholder. If the insured person should die before the end of the period, the full amount is paid immediately to the beneficiary. Besides, savings build up faster in endowment policies than in other types of policies, premiums are higher.

4. Term as the name implies, this policy protects for a given term or period of years. Term offers the same protection against death as other types of policies if the insured person dies within the policy's term. But when that term ends, so does the protection and the policy expires without any cash values.

Some term policies are renewable for an additional term without a medical examination, but at higher rates because the policyholder is older. Most term policies can be converted to permanent policies without the need for a medical examination and at the regular rate for the policyholder's age at the time he converts. Because term insurance has no cash values, premiums at a given age are lower than for other types. But if term policies are renewed for long periods, the rates become very high in later years.

Health and Accident - Health insurance is insurance designed to protect you and your family, and millions of other individuals and families against some of the costs and losses caused by accident or illness. It helps pay for hospital, surgical or medical care needed as the result of sickness or accident. It also helps provide an income when a father or other working person loses his regular income because of sickness or accident.

When you purchase a health policy, there are various areas of protection you may include in the policy. The more provisions you have in the policy, the greater the cost to you. The basic provisions that may be included in your health policy are: (1) Hospitalization - all or part of the cost of hospital room and board, and other expenses such as medication, x-ray and operating room (2) Surgical Expenses - money for surgical services in accordance with a schedule of fees for the 35 or 40 typical operations. (3) General Medical - provides for payment of benefits toward the expense of calls by the doctor at the home or hospital, or for visits to the doctor's office. (4) Major Medical Expenses - provides protection against the major cost of a serious or prolonged illness or injury. Practically every type of expense is covered, including such services as nursing care both during the critical period and during convalescence. Major Medical insurance was originally designed "to take up where ordinary hospital and medical insurance left off". This insurance usually includes a deductible clause, which provides that the insured person will pay a certain percentage of the costs over and above the deductible amount. (5) Loss of Income - provides to replace part of the regular income lost when the person is unable to work because of sickness or injury. There is a wide choice of policies in this field.

Many health and accident policies include other or all members of a family, with the greatest amount of coverage on the breadwinner. Other factors which are considered when purchasing health and accident insurance are: (1) health of applicant, (2) physical examinations, (3) suitability of a particular plan for your needs, (4) reputation of the company for fair treatment.

Property and Liability - This insurance provides coverage for home and other buildings, land, automobiles and personal protection. Most policies sold for property protection are called "Home Owners Insurance". The standard home owners policy will provide for loss caused by: fire and lightning, windstorm and hail, explosion, riot, vandalism, theft, etc. Additional coverage can be purchased under the "broad" and "comprehensive" provisions to cover such things as falling objects, freezing of plumbing, accidental injury to electrical appliances, and even nuclear radiation. As with any insurance, the greater the coverage, the greater the cost.

The home owners policy also may provide protection for people who may injure themselves or may suffer damage to their property while on the premises of a home owner. It protects for claims in three areas: (1) comprehensive personal liability, (2) medical payments, (3) and physical damage to property of others.

Automobile Insurance - This insurance is primarily a liability insurance for owners or drivers. No automobile owner or driver should be without automobile insurance. In fact, some states require that automobile owners and drivers have certain types of insurance to protect others from loss. Other states may require in the event of an accident that the automobile owner or driver show evidence of having insurance or post a bond; if he is unable to do either, he must go to jail.

Family economic security is very uncertain unless the perils arising from automobile ownership are insured. The owner or operator of an automobile should consider the following types of coverage: (1) bodily injury liability, (2) property damage liability, (3) medical payments, (4) comprehensive physical damage, (5) collision, (6) protection against uninsured motorists.

These six coverages may be purchased separately, but , as in the case of the home owners policy, it is more common to purchase the six coverages as a package. Each of the coverages will be discussed separately in the following pages.

Bodily Injury Liability - provides for protection for all members of the family as well as those who drive the insured's car with his permission. In addition, members of the insured's family are covered while driving another person's car if the owner has given his permission. This insurance protects the insured against claims or suits of people injured or killed by the insured's automobile. State financial responsibility laws indicate the minimum amount of this coverage that must be carried. The minimum amount of coverage issued is $5,000 for one person or $10,000 in total for more than one person who is injured. Some automobile owners carry as much as $100,000 for one person or $300,000 in total for more than one person who is injured.

Property Damage Liability - provides that all members of the family and all those driving the family car with permission are covered by this policy provision. Members of the family are covered even while driving someone else's car as long as they have permission from the owner. This coverage protects the insured whenever his automobile damages the property of others. It does not cover damage to the insured's automobile, however. Property damage liability is available in amounts ranging from $5,000 to $100,000.

Medical Payments Coverage - provides that the insurance company agrees to pay all reasonable expenses incurred within one year of the date of the accident for necessary medical, surgical, x-ray, and dental services, up to the limits set in the policy. It may also include ambulance services, hospital services, nursing services, and funeral services.

Comprehensive Physical Damage Insurance - protects the insured against possible loss due to damage to the car or if it is stolen. However, damage due to collision is not covered. Causes of damage covered include: fire, lightning, flood and windstorm. Glass breakage is covered under this insurance.

Collision - insurance coverage protects the insured against loss arising from damage to his own car as the result of collision. This is the most expensive insurance coverage among those discussed, primarily because of the many minor accidents that require expensive body and paint work. The car owner can reduce the cost of this type of insurance by purchasing a deductible policy, usually either $50 or $100.

Protection against uninsured motorists coverage is designed to protect the family against risks due to injury by hit-and-run drivers and uninsured drivers. It covers the insured to the extent that he would have been covered if the uninsured driver had been insured or if the hit-and-run driver had been identified. Therefore, the insured cannot collect from the insurance company unless the uninsured motorist was legally liable.

Some factors affecting the cost of automobile insurance are: (1) rates reflecting the high cost of repairs, (2) the occurance of accidents which affect rates vary from area to area, and from urban areas to rural areas, (3) type of automobile affects cost of repair, (4) the driver or drivers. Statistics prove that drivers of a certain age and sex have more or fewer accidents than others. Drivers are classified as to risk. The lowest rate is a family with no male driver under 25 years of age with the car not used for business and not driven to work.

We as automobile users should remember that automobile insurance rates are based on the experience of the insurance companies. The more accidents drivers have and the more claims they file, the higher rates will be.

Types of Insurance Companies - There are two basic types of insurance companies, stock and mutual. A stock company is a corporation that is formed according to the laws of the particular state. The stockholders own the company and elect directors, who in turn hire executives to run the business. Holders of participating policies may receive dividends that reduce the cost of insurance to the policyholders.

The policyholders of a mutual insurance company are the owners of the company, there are no stockholders. Each person that is insured in a mutual company becomes a member of the company and is entitled to a share in the ownership and control of the company.

The operating insurance companies within a particular state are regulated by the state, usually through a department of insurance and/or an insurance commission.

Assignment Section V

1. Study the section and be prepared to discuss the following questions.

Questions:

1. Give some reasons why you think it is very important to buy life insurance from a good agent and a good company.

2. Bill Brown, age 45, knows that in the position in which he works, he must retire at age 65. He would like to buy a straight life insurance policy, but he wants all premium payments to cease by the time he retires. What choice does he have?

3. What kind of insurance program would you recommend for a young unmarried man of 17 years of age who expects to secure a college education and go into business for himself?

4. What is the meaning of: insurance policy, premium, straight life, limited payment life, endowment, and term insurance?

5. How does Major Medical Insurance differ from Hospitalization Insurance?

6. What are some provisions that you may include in your automobile insurance?

7. What factors influence automobile insurance rates?

8. What are the two basic types of insurance companies?

Buying and Spending Wisely

Earning money is important, but how you spend it can be more important. Some people with large incomes spend more than they earn; others with smaller incomes save money. The difference is in the spending. Most of you I.C.E. students are working on your first job; therefore, you probably have more money to spend than you have ever had in your life.

Buying is Choice Making - Buying is always a matter of making choices. Choices must be made between wants and needs, between luxuries and necessities, between one product and another of the same kind, between two entirely different kinds of products, or between spending your money now or saving it for a future purpose.

The vast majority of families do not earn enough money to enjoy unlimited purchases of luxuries. In fact, many families cannot purchase all their real needs without very strict self-restraint in making their purchases.

Even in the case of small purchases, a large amount of money can slip through the fingers of every member of the family in buying little things that merchants call impulse items. They are the little things in the nature of luxuries that sit by the cash register and are easy to pick up for 5 to 25 cents or even more, just on an impulse because the buyer has a little money in his pocket.

When and Where to Buy - Even if you have a well planned budget, it will be necessary to plan how you are going to spend your money. All retail stores have special sales during which prices are lower than at any other time. Some sales include standard items that are kept in stock regularly. Other sales are clearance sales to close out styles, models, or items at the end of the season. Some are sales of special goods brought in for the sales.

In almost every community a pattern is followed yearly by most stores, such as sales of housewares in March, school clothes in August, furniture in August, toys after Christmas. Bargains can be found and money saved by waiting for sales.

There are two extremes of thinking in regard to prices. One is that the highest priced items are the best; the other is that the lowest priced items are the best bargain. Neither viewpoint is correct. Price may not be the important consideration in buying, even when buying the same product or brand of product. In all cases of buying mechanical or electrical equipment, as well as many other products, the main consideration is to obtain a product that will operate without trouble, but if trouble occurs, the buyer can get good repair service.

Be sure you get a product that will wear well, and above all, one that will perform the job for which it was purchased. Often purchasers compromise with size or capacity and must live with poor investment. It is equally foolish to ever buy and purchase unneeded refinements for prestige reasons.

Buying an Automobile - During your life time (not taking inflation into consideration), you will probably spend over $50,000 for cars and related expenses.

The automobile has broadened our horizons and social habits, has changed our pattern of recreation, has improved our standard of living, and has brought us new services and conveniences. Owning a car has become a necessity for many, a convenience for others, and a pleasure for all. The initial price, the added cost of special equipment and accessories, and the expenses for maintenance and operation make it well worth anyone's time and effort to buy a car thoughtfully, and to maintain it efficiently and economically.

Buying a car is always an exciting experience whether it is new or used, the first one owned, or one of many purchased during a lifetime. Because an automobile is a major purchase, an intelligent buyer makes sure that every detail in the car he is choosing is exactly what he wants and needs and is within his price range.

What Type to Buy - In both the new and used car markets, there are many types, styles, and prices of cars to select from. Consider the following points to make the selection of your car easier:

A. Your particular need for a car. Are you dependent on a car for transportation to and from work? Will it be used mostly for pleasure?

B. The number who will ride regularly. Do you share your car with others for shopping, riding to work or to school? Is yours a family with several small children or older people who frequently ride with you?

C. The conditions under which you normally drive. Is your regular driving in city traffic, on open highway, on mountain or rough country roads? What kind of weather will you drive in most of the year?

D. The importance of prestige and the latest model car. Is a new car each year or two important to you? Does your standard of living require the latest?

E. The price and payment terms. What price are you willing to pay and what can you afford? Will you pay cash or finance the car? What amount of money do you have available for a down payment? Will you buy on a trade-in? Will you buy a new or used car?

F. The costs of ownership and operation. The cost of car ownership and operation are one of the major items in the spending plan of anyone. The major cost is depreciation and this cost varies widely between various brands and between diffend models of the same brand.

G. The extra values it offers. Some cars offer as standard equipment longer life mufflers, tail pipes and batteries as well as extended lubrication and oil change periods.

This is probably the one area you should give the most consideration. Many young people do not stop to think about the cost of operating a car. The kind of car you buy (6 cylinder vs V-8, large or compact) will greatly influence the cost of operation.

Shopping for a Used Car - The costliest item a new car owner faces is depreciation, much of which occurs in the first two years of a car's life. His loss can be your gain. A one-year-old model selling at one-third less than the new car price may touch just the right price level you want. But look at the two-year-old car, selling perhaps at one-half the cost of a new model. It may be an even better buy. Since a large portion of the original cost of the car has been depreciated, it will decline in value at a much slower rate while in your possession. But remember, the bigger and fancier the car, the older it may have to be to fit within your money management plan.

Used cars are available in a variety of conditions--from cars that are merely second hand to those that may be going to their third, fourth, or possibly fifth owner. If you know a car's history and are confident that it was driven carefully and properly maintained, your chances of a good buy are greater. However, unless you know or can talk with the original owner and know the complete history of the car, it is generally difficult to learn the background of a used car.

Whether buying from a dealer or from an individual, be sure that the car's condition makes it worth its price. Check it over yourself or have it tested by a competent mechanic of your choosing--unless it carries a warranty which guarantees that it has been thoroughly reconditioned by a reputable dealer. Remember that a warranty is only as good as the dealer offering it.

Be reasonable in what you expect from a used car. There are many car dealers who are interested in serving you well. But, if you are refused the privilege of checking a used car thoroughly or you have doubts about the car, don't buy it.

The following check lists will help you determine if you are buying the right car.

On the Lot -

1. For signs of accident or careless handling. Stand back 40 feet and see if the car sits level. If not, it may mean a bent frame or bad suspension. Look at side of car. Ripples in the body may mean car has been hit. Examine doors, hood, trunk. Poor fit may be from an accident. Lift rubber gaskets around windows and doors. If paint is of a different color, it indicates that the car has been repainted. Why? Look at the base of door frames for rusted areas which may indicate general deterioration. If the car is from a coastal area or from northern states where salt is put on the streets during the winter, it may be rusty underneath.

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2. *For high mileage.* Since speedometers are sometimes turned back, estimate 10,000 miles per year of car's age. Worn foot pedals, brand new ones, broken or sagging seats, and badly worn tires may indicate that the car has had hard use.

3. *Tires and wheels.* If tire treads are gouged or worn unevenly, front wheel alignment may need resetting. If front wheels lean in or out noticeably, the alignment condition is serious and may require a costly rebuilding job. Check spare tire too, for wear pattern.

4. *Shock absorbers.* Set the car to bouncing by jumping on the bumper, one corner at a time. If car moves up and down more than once after you stop, replacement of shock absorbers is necessary.

5. *Brakes.* If brake pedal goes almost to the floor on first push, adjustment or replacement of linings may be necessary. If pedal sinks to floor under pressure, it indicates a leak in the hydraulic system. Repair may be expensive and must be done immediately.

6. *Mechanical clutch.* There should be about an inch of free play in the clutch pedal before resistance occurs. If there is no free play, the clutch needs adjustment, perhaps replacement.

7. *How engine starts.* If starter speed is slow, battery may need recharging or replacing, starter may need reconditioning, cables and terminals may be corroded.

8. *Engine.* Listen to the engine while it runs. Unusual or excessive noises, or irregular running may indicate trouble. Better have a mechanic check it over. Cost of repairs may range from moderate to very expensive.

9. *Steering Wheel.* Aim front wheels of car straight ahead. Turn steering wheel. If there is excess play before front wheels begin to turn, the steering gear requires adjustment or parts of it require replacement. Cost is moderate to expensive.

10. *Accessories.* Operate windshield wipers, defrosters, heater, radio, lights, turn indicators, horn and other equipment to be sure they operate normally.

If the car in which you are interested has passed most of the "on the lot" tests, you are ready to "road" test it. If the dealer demands a down payment before allowing you to "road" test the car, look elsewhere. If he askes for a deposit--get a written receipt which clearly states that the deposit will be returned in full when you return the car. NEVER TAKE A CAR OUT UNLESS DEALER HAS IT COVERED BY INSURANCE.

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Testing "on the road." Plan your "road" test to include driving the car through city and expressway traffic; on a straight, smooth stretch of highway; on a rough, unpaved road; and, if possible, on a good, steep hill.

To check whether carburetor, valves and ignition are functioning properly, start the car and drive it until engine is thoroughly "warmed up." Then, slow the car by applying brake, release the brake and accelerate quickly. The car should gain speed rapidly and smoothly with no choking, sputtering or bucking. Among details to check are these:

1. Transmission. Does transmission change smoothly in all gears? Are there any grinding or clicking noises? If the car has automatic transmission, check for smooth shifts. If engine "breaks away" or races during shift, transmission may need adjustment, repair or replacement.

2. Wheel track. Have a companion watch while you drive a short distance to check if rear wheels follow same track as front ones. If not, the rear axle housing may be out of line. While companion is watching, also have him check to see if car leans to one side; if wheels wobble.

3. Steering mechanism. Try both right and left hand turns. If steering gear is either too loose or too tight, adjustment may correct difficulty. If adjustments do not correct problem, replacement of parts is indicated.

4. Pulling tendency. While driving on straight, flat road, lighten your grip on the steering wheel several times. If car drifts consistently to left side of road, car is out of alignment. Most roads have a crown and some pulling to the right is normal on crowned roads.

5. Brakes. On a smooth, uncrowded road, try series of increasingly abrupt stops at speeds of 10, 15, and 20 miles per hour. Each time car should come to a smooth, straight stop. If car pulls to one side, or if brakes grind, squeal or chatter, brakes need adjustment or repair. Test parking brake on a steep hill, if possible, to be sure it holds both up hill and down.

6. Chassis. Drive over a rough road to check for rattles, squeaks, jerks and looseness. Does car bounce violently after hitting bumps?

7. Over heating. If, when driving in slow traffic or up a steep hill, the car shows tendency to overheat, the cooling system may need servicing.

8. Rear axle and drive shaft. Have a companion drive the car while you sit in the back seat. Have him accelerate the car, slow down, accelerate again, slow down again. Unusual noises like grinding, hums, clicks, and clatter may mean trouble.

9. Excessive oil burning. With engine thoroughly warmed up, race it moderately, let it slow down to idling speed, then race it moderately again. If blue smoke comes out of the exhaust pipe at the rear, the engine is burning oil. This indicates that bearings or piston rings are in bad condition. This can prove expensive.

10. For Final Check. Drive between 15 and 20 miles per hour. Slowly apply the foot brake with the left foot while applying the accelerator with the right. This will load the engine, transmission and differential. Any mechanical deficiency should become apparent immediately. Do not drive with brakes applied for more than one minute.

Compare notes with your friend and evaluate the car's overall condition. If you are still interested in the car, write down the year, make, model, body type and vehicle identification number in order to identify the car you have checked. Ask to see proof of clear title to be sure that the car has no liens or encumbrances. Without making any verbal or written agreements, ask the dealer for an itemized listing of your full cash outlay, should you buy the car. Add to this what it will cost to have the car put into safe operating and presentable condition. Compare these figures with what you planned to pay, and with prices, financing and insurance cost of other dealers and other finance and insurance companies.

Shop testing a used car. If your dealer does not have a service department where you can find out exactly how much it will cost you to have the car put into good running condition, you may wish to hire your own mechanic to "shop" test the car for you. His time may cost four or five dollars an hour, but one or two hours of his time may save you hundreds of dollars.

The mechanic will want to have the car for a short period of time. If he is to get the car from the dealer, be sure and give him the make, body type and vehicle identification number as a means of identification. Among the points to be "shop" tested are:

1. Condition of body and frame
2. Condition of brake system
3. Wheel alignment and tires
4. Cracks in engine block or sagged engine mountings
5. Condition of valves and piston rings
6. Condition of cooling system

When he has made his report and recommendation to you, get his estimate on the exact cost of putting the car in good operating condition. Compare this with all of the other figures and make your final decision.

Before you sign any papers, read every detail carefully, including the fine print. Insist that all spaces be filled in or crossed out. If there are any clauses which do not apply to your arrangement, have them crossed out in ink. Be sure you receive a copy of all papers you sign including bill of sale, purchase order and contract.

Consumer Protection - During recent years, there has been greater concern for protection of the individual from misleading advertising, illegal credit practices and entering into misleading contracts. Recently the U.S. Congress passed legislation that will have far reaching effects on present lending practices, credit transactions, advertising and even garnisheeing of wages.

You should be aware that there are many organizations and services, both private and government, to help and protect you as a consumer. Some are; Consumer's Research Inc., an organization with extensive laboratory and testing facilities, American Medical Association, Underwriters Laboratories, Inc. In addition, there are the Better Business Bureaus that anyone may call and receive information about companies and business' practices in their investigation. Another source of help you should be aware of, is the Legal Aid Societies. It is hoped you will never need their help, but if you do, it is available. This organization is sponsored by lawyers, and they provide an organized method of handling cases for persons who cannot afford to obtain legal assistance.

Assignment

1. Answer the questions assigned by your coordinator.

Questions:

1. Before you buy, what are some of the questions you should ask yourself?
2. What should be the relationship between budgeting and buying?
3. Why is the highest or lowest priced item the best bargain?
4. For what types of products is the service, repair and maintenance important?
5. As a season progresses, why do merchants gradually reduce the prices of their seasonal merchandise?
6. What is the most important thing to consider when buying a car?
7. Why is it wise to consider a good used car, rather than a brand new car?
8. How do the better business bureaus help protect consumers?

UNIT VI

BUSINESS ORGANIZATION

Businesses are organized in four basic categories:

1. Sole Proprietorships
2. Partnerships
3. Corporation
4. Cooperatives

The form under which businesses organize determine the laws to which the business will be subjected, the liabilities of the owner or owners for the debts of their business, specific taxes which will be levied on the business, the voice that each owner will have in management and the manner in which it may be financed.

The Sole Proprietorship: The sole proprietorship is sometimes referred to as an individual enterprise. Such business or industry is owned by one person; only one person receives a profit or incurs losses. Since any person who owns a business or industry, and earns a profit is a capitalist, the sole proprietorship is then a form of business organization. Very few large businesses are sole proprietorships. Practically all small businesses are sole proprietorships.

The Partnership: This form or organization is sometimes referred to as a co-partnership. This type of organization is owned by two or more persons. A partenership is based upon an agreement that is a legal contract. The partners are subject to obtaining license or permits for operating a business the same as if it was a sole proprietorship. The management is generally shared by the partners although their investments may not be equal. Profits would be divided according to their investment. In most states, either partner is liable for any debts incurred no matter what his share of the investment may be. There is limited partnership, which permit a partner to participate without assuming the usual liability. The advantages of a partnership are that they can pool resourses, talents, labor, experiences, and property which increases their chances for greater profits. They also have the advantage of sharing the management. There are disadvantages to this type of organization in that each partner assumes liability for the total debts of the partnership in cases of death, illness, retirement, or withdrawal of a partner.

Corporation: The corporation is a form of business or industry which is owned by stockholders. The actual ownership of a corporation is represented by shares of stock. Ownership of one or more shares of common stock in a corporation allows the worker voting privileges. The Board of Directors, who are elected by stockholders, direct the management of the corporation. The chairman of the board sometimes serves as the active manager of the business. A charter authorizing the foundation and operation of the corporation is issued by the states.

Besides the charter, corporations are bound to the corporation by-laws which are adopted by the stockholders. Stockholders generally hold annual meetings to carry on corporation business. If a stockholder cannot attend the annual meeting, he may designate a person to vote in his place with a written authority called a proxy. Corporations normally mail these proxy forms with the notices of the annual meeting.

Closed Corporation: In this form of corporation, stock is not offered for sale to the public. Ownership is normally held by a few stockholders, some of whom may be involved in the management of the business.

Open Corporation: This type of corporation sells shares to any person wishing to buy stock. Stocks may be listed and quoted for sale on organized stock exchanges and can also be sold privately as unlisted securities by brokers. Large corporations may be owned by thousands of stockholders with millions of dollars invested. Some distinct advantages of the corporations are:

1. Large amounts of capital can be raised by issuing bonds and selling stocks.

2. The life of corporations is not affected by the death or withdrawal of a stockholder.

3. A stockholder may sell his stock without obtaining permission from the corporation.

4. Interests of the stockholders and the public are protected by state and federal law.

5. Stockholders are not liable for the debts incurred by the corporation except in certain cases where the stockholder is liable for debts in the amount of the face value of the stock he owns.

One of the major disadvantages of a large corporation is that the management is usually vastly removed from the stockholders and there are laws and regulations set by states which limit the operation of the corporation.

Cooperative: In this form of business or industry, members usually deposit money or purchase stock. To become a member, a person must be associated with the group of persons for whom the benefits of the cooperative are intended. For example, a farmers cooperative may be formed for the purpose of farm products. The basic purposes of a cooperative are to give the membership an advantage in buying goods or services, or selling their products.

The charter for a cooperative specifies the limitations for conducting the activities of the cooperative. The cooperative has an elected board of directors and officers which manage the business affairs in accordance with the provisions of the by-laws and the charter. Normally, each member has one vote regardless of the number of shares he may own. A disadvantage of the cooperative is that in order to gain the benefits provided, a member must do business with the cooperative, rather than having the freedom of buying or selling with a number of different businesses because most cooperatives do not make profits and nor do they pay federal income taxes which gives the cooperatives an advantage over their competitors.

Other Organizational Forms

Public Utilities: Examples of this form of organization are: telephone companies, gas companies, water companies, electric companies, and some transportation companies. Some of these utilities are owned by the towns, counties, or cities. These are said to be publicly owned and usually are given the exclusive right to provide services for a given area. The utility company is assured that there will be no competing utilities in the same geographical area. This protection is very necessary due to the high cost involved in buying and maintaining equipment or laying gas and water lines, or erecting electric and telephone lines. It would be impossible for the consumer to provide for himself, most of the utilities, therefore, public utilities are important and necessary for our mode of life.

Monopoly: A monopoly exists in business and industry when there is no competition. In 1915, congress created the Federal Trade Commission to promote free and fair competition. This was followed by a series of federal acts and rulings by the Supreme Court which limited the powers and activities of monopolies. Public utilities are monopolies due to their lack of competition in their territories. Their rates and charges are controlled, however, by the city, state, and federal government. This insures the public that they will receive their services at a fair cost.

Sole Proprietorship: The student may be affected by the possibility of being self-employed or working for a small business owner. One should know the general liabilities and advantages. In some cases, the small business may be rewarding since the business would move as rapidly as the person would desire. All business transactions are closer to all since generally all employers would be motivated in each operation. In general, a small business has a smaller chance of great profit since larger companies work on volume business, creating problems for the small business. Seldom do small businesses pay as well as do large businesses, but the chance to dramatically affect the business is greater.

Partnerships: Partnerships are seldom just alike since they reflect the background of two or more people and are not governed by a great body. The freedom of partnerships is almost unlimited. The liability may overpower the young business man since he would assume the losses and gains in case the second partner is lost. As an employee of such a business, all work done should be well recorded so that all transactions are clear to all persons. Some problems can arise between partners as to whom is the boss, so all ideas should be cleared to the person concerned.

Large Industries: In bigness, most of the implications are the same as in the sole proprietorship and partnership. An employee may never see the owners of big business during the time he is employed by them and almost never be given an assignment by them. The most important points to remember in these businesses are working with fellow employees and for the work supervisors since for all purposes, these people are the bosses. In many cases, the supervisor has the right to discharge an employee. Since the supervisor is not paying the salary from his own pocket, he may be more liberal in poor work acceptance. In case the supervisor is a strict company employee, he may even be more strict since he may have quotes and standards to meet. His job could be a rough one.

In most cases, the salary of a large company is set by employees negotiations so that the new employee will not be allowed to suggest a starting rate and advancement would be standard to the operation of the company. This would not be the case in a small business since each employee may negotiate his own salary and advancement.

Young people just going into an occupation should become informed as to their particular desires for employment, both now and in the future.

Assignment

1. Study all materials provided by your coordinator.

2. List the four types of industrial organizations and discuss each type.

3. Identify the type of industrial organization in which you are training.

4. List several examples of local public utilities. Are they publicly owned or privately owned?

5. Define the following terms:

   A. Monopoly

   B. Geographical Area

C. Stockholder

D. Liability

E. Enterprise

F. Board of Directors

G. Charter

UNIT VII

LABOR-MANAGEMENT

Two of the most important factors in the successful operation of a business or industry are labor and management. The success in which they work together will, for the large part, determine how well we live and what we have in goods and services.

What is meant by labor? What do we mean by labor? Normally, we think of labor as being of a manual nature or doing work with one's hands. In this unit, labor refers to all forms of human effort, physical and mental, that directly or indirectly produces a service or adds value or utility to goods. When you think of labor in these terms, it will include the services performed by manager, engineers, mechanics, skilled and unskilled workers, office workers, truck drivers, buyers, salesmen and many others.

Besides those directly producing goods, we have many people that are involved indirectly in producing goods. In this category, we have people such as lawyers, doctors, teachers, and many others. All of these types of labor are, in their own way, important to production. Workers are classified in several thousand types of jobs and some are self-employed. They own and operate their own business and perform labor in those businesses. In some cases, professional managers operate the business and hire workers to perform the various tasks. The manager and the factory workers are both employees, however, they work on different kinds of jobs.

There is another kind of labor that has a restricted definition. It generally refers to the kind of labor that is found in labor organizations. It is this group in our society which is paid wages or other compensation for producing or distribution of goods and services. They generally do not own the business, however, they may own stocks. Some companies encourage workers to own stock in the company for which they work.

Labor Movement: Generally the term "labor movement" is applied to the organizations or workers seeking improvements in their wages and conditions of work. The term also refers to the entire series of attempts to organize workers to bring about better wages and working conditions. A labor movement involves employees only. Unions are a very big part of the labor organization.

The labor movement started more than 300 years ago when organization began in the small shops in England. The paid employees in these shops organized to bargain for better wages and working conditions. As these organizations progressed, the objectives became more than that of wages and conditions. They attempted to bring about certain protection and advantages by law.

Early Unions: There were a few labor unions in existence following the American Revolution. It was the middle 1880's before the labor movement really became important.

The early unions were organized for craft purposes. There were three types of members. The older members in whose home or shop the work was performed were the masters. The craftsmen who were employed to perform work on a daily basis were journeymen. The younger workers who were just beginning their craft, worked for their room and board and were called apprentices. The apprentice would become a journeyman after a training period of up to ten years. He could then work for wages, in the same shop or other shops. After he had accumulated enough capital, he could set up his own shop and serve as a master. Journeymen later set up their own organizations to secure better wages and better working conditions.

Persons working in closely related single occupations formed trade unions. Occupations such as carpenters, painters, plumbers, welders, masons, and pilots are but a few examples of this type of union. They claim the advantage of a common interest in a large number of persons which brings about strength and stability.

The industrial union is composed of all classes of workers in any industry. Examples of this type of union are mine and mill workers, automobile workers, electrical workers, longshoremen, and others similar in nature.

The Development of Labor Unions Nationally: The International Typographical Union 1850, was the first labor organization to be formed nationally in this country. It set the stage for many to follow such as the stonecutters, molders, machinists, netters, and blacksmiths. A principle aim of these organizations was to control and supply workers in their industries. After the civil war, many more unions were organized in industrial areas. Several national unions were formed between 1866 and 1887.

The American Federation of Labor was founded in 1886 with Samuel Gompers as the first president. Gompers was responsible for the principles of the organization and was able to avoid many pitfalls that confronted the early labor movement. He suggested that the A.F. of L. represent only craft unions where membership was faced with similar problems, skills and interests. The A.F. of L. is a federation of city, state, national and inter-national unions. The officers elected at annual conventions serve as an all-powerful policy making and governing body. The annual convention is composed of delegates from the affiliated unions.

The Committee of Industrial Organization was formed in the 1930's due to a division of opinion among the leaders of the A.F. of L. over the question of whether to form union on an industry wide basis. A group was formed within the A.F. of L.

and they made it clear that they had no quarrel with the existing unions. They sought to organize the mass production industries such as steel, automobiles, rubber, and other large industries. The A.F. of L. suspended the committee in 1938, due to difference of organization policy. The committee then formed an independent federation which became known as the Congress of Industrial Organization (C.I.O.). John Lewis was elected president of the C.I.O. and it grew into a great and successful union. The A.F. of L. and the C.I.O. became area rivals. Both attempted to organize workers from professional, clerical service and governmental occupations. This action resulted in several jurisdictional strikes. Union leaders after seeing the results, began to make efforts for peace between their organizations. After a very lengthy period of negotiations, a merger of the American Federation for Labor and the Congress of Industrial Organizations was formed December 5, 1955. The purpose of this merger was to provide protection for the labor movement from outside influence and to discourage "raiding" by one union on another. George Meany was elected president of this federation. The federation formed a Code of Ethical Practices that would apply to the issuance of charters to local unions, the handling of health and welfare funds, labor racketeers, and communist and fascists in unions, and the practice of democracy in labor union affairs.

Generally, American unions rely on collective bargaining with employers in achieving their objective. In political practices, unions appear to follow the policy of rewarding their supporters and punishing those non-supporters.

Local, National and International Union Organizations: Union organization is not limited to state and nation. Most local units are affiliated with National and International unions.

Many unions employ business agents who are full time union employees. The business agent is general business manager of the local. Shop stewards are elected by the various departments of the locals. They are not union officers and their chief function is handling local problems with the employer. The local union must observe the general and specific regulations prescribed by the national union. The main functions of the national are to promote union organization by gaining additional membership for existing locals and creating new locals, to aid locals with negotiation, procedures with employers, to represent the local unions which are organized in several countries including the United States, Canada, The Canal Zone, and elsewhere.

Labor Relations and Management: Collective bargaining refers to bargaining in relationship to wages and matters concerning working conditions with employers by union representatives. Collective bargaining is the primary objective of labor unions and when lawful agreement is reached between labor and management it becomes binding to a certain extent on those involved. Collective bargaining became legal by passage of the

National Recovery Act in 1933. The Act contained many provisions of which collective bargaining was one. When one of the provisions was found unconstitutional, the entire Act was thrown out. In 1935, the National Labor Relations Act was passed giving the guaranteed right of collective bargaining. The National Labor Relations Board was established to carry out the intent of the Act. The board has the power to supervise union elections and to call upon employers to cease and desist from unfair labor practices.

In 1947, Congress passed the Labor Management Relations Act, which is commonly referred to as the Taft-Hartley Act. The intent of the Act was to balance the interest of labor management, and the public. The Act prohibits closed shops and puts restrictions on strikes, boycotts, and picketing, list unfair union practices, revives the use of injunctions where strikes threaten security.

Thousands of disputes and many thousand of man days are lost each year arising out of the interruption of contract negotiations. As many as 100,000 collective agreements are acted on each year. More than 90 percent of these are settled without work stoppage. The majority of contracts are filled without strike or walkout. A contract between labor and management contains statements of agreement relative to a number of points of interest such as wages, hours, working conditions, fringe benefits, hiring-firing, procedures for handling grievances, layoffs, disciplinary problems, and reinstatements and also contract negotiations.

In order to deal effectively in collective bargaining, unions insist on having union security, which means that employers recognize and accept unions. Several methods are employed by unions to insure the security such as open shop, the agency shop, the closed shop, the union shop, the preferential shop, the maintenance of membership provisions in contracts and the check-off system.

In some contracts, the union is recognized as the bargaining agent for only those employees that are members of the union and the employer deals with the employees who are not members. In some cases, the union may be the sole bargaining agent. In this case, the union speaks for all employees while there may be no requirement that all employees belong to a union. Employers generally prefer the open shop, which means that they can hire without regard to union membership. In an agency shop, all employees pay dues to the union, however, they do not have to join. The interest of employees may be better served by allowing a pay increase to be extended for a medical care plan rather than taking the increase in cash. Recent surveys show that on the average, fringe benefits represent an addition to the payroll of about 20 percent of the orignal payroll which is an added cost to the employer.

During the earlier days in industry, labor saving devices often met with violent objection from labor. Workers felt that these devices would eliminate their jobs. Although workers have gradually accepted this trend, unions still fear loss of jobs and unemployment as a result of labor saving devices. Now however, there is some agreement between labor and management that in the long run, new inventions and improvements in processes will cause a greater demand for labor with a wider range of skills from a greater number of industries.

Withholding effort on the part of the employees is referred to as Restriction of Output. This may be done to cause the job to last longer. Featherbedding exists when more workers than needed are used in union contacts. Unions can & do restrict output. A painter's union may slow down output by putting a limit on the size brush used on a given job and a bricklayer may be limited to the number of bricks that can be laid in a given time. It is hard to justify from the standpoint of society and policy on activity that would slow down or restrict output or employ workers where they are not needed.

There are several methods employed by labor to bring agreement to their demands. The closed shop is an establishment which operates under an agreement with the union not to hire non-members. Before non-members are hired, they agree to join and remain in the union representing that shop. The union shop very closely resembles the closed shop in that employees hired must join that union at the end of a probationary period.

In the Preferential Shop, the union contract requires that the employer give special consideration to union members when hiring. The contract may stipulate that the employer give preference to union members in case of promotions and layoffs. Maintenance of Membership contracts requires of employees who become members, remain members throughout the length of the contract with the employer. The employer, under the check off system, agrees to deduct union dues from the payroll of union membership and turn these funds over to the union.

Wages & Hours: There are three basic wage payment methods which are used by management; Time work where the worker is paid by the rate, at which he produces a certain number of units. The combined time-piece method provides the employee with a base, time, wage, and an additional salary for units produced in excess to a set standard. Labor unions demand that rates paid employees doing the same work be the same.

Labor organizations have brought about a gradual reduction of working hours. In addiition to wages, employees may receive, they may also receive a wide range of benefits called fringe benefits. Most common among these are life insurance, pension systems, and hospitalization paid for by the employers.

Union Methods of Securing Objectives: Unions and management both have a number of methods for gaining their objectives. The methods used by organized labor are strikes, pickets, boycotts, sabotage, and political pressure. The Direct Strike is against management & does not involve other parties. The sympathy strike is when a labor group strikes to assist other striking groups...The general strike involves all the workers to all industries in a city or region where an industry wide strike would involve all workers of a given industry. Jurisdictional strikes arise due to disagreement between labor groups as to which group is entitled to do the work. Wildcat strikes are when union workers strike without the authorization of the national union. In the *sit down strike*, the workers remain on the premises, but refuse to work. This action prevents the employer from replacing them with non-union workers. The *slowdown strike* occurs when the workers slow down the normal pace until agreement is reached between the union and management. The *union picketing technique* involves union members stationing themselves near the entrance of the place of employment in order to inform other employees and the public of existing problems and to gain their support. A *boycott* is a method used by labor to cause economic pressure on the employer. The boycott forbids members of the union from working for or dealing with an employer whose workers are on strike. *Sabotage* is used to restrict production or to inflict damage to the employer's property to slow down or stop production. *Political pressure* is applied by union lobbyists in legislatures, government agencies, etc.

Management Methods in Controlling Strikes: Some common methods used by management to gain their objectives are injuctions, lockouts, strikebreakers, company unions, and political pressure. The *injunction* is a court order commanding that a group of individuals do or do not do a certain act. The *lockout* is temporary stoppage of the operation of the factory or shop. It is the employers equivalent of a strike. *Strikebreakers* are persons brought in by management to replace the striking union membership; under federal law, it is unlawful to transport strikebreakers across state lines. The *Company Union* exists when management organizes their labor force and does no affiliate with other labor organizations. *Political pressure* is applied by industry lobbyists in government organizations.

Settling Disputes: When grievances exist between union members and management, the procedure followed in settling these disputes normally follows these steps.

1. Employee reports or complains to shop steward.
2. Steward talks to shop foreman.
3. Steward and employee talk to foreman.
4. If problem is not settled, steward goes to management, chief plant steward or grievance committee.
5. The next step is to higher authority such as the personnel manager.
6. National union agent may negotiate with grievance committee.
7. The next step is to higher union and company officials.
8. A government mediator or an arbitrator may help settle dispute.

It should be pointed out that not all union activities or management policies meet with public acceptance. Unions and management both propagandize in order to acquire public support. Your thoughts on unions may or may not be of acceptance. It should be remembered, however, that practically all of us at some time or another will be either directly or indirectly confronted by an organized labor union. Therefore, a better understanding of union policies and activities will be beneficial in deciding the merits of a particular dispute.

Assignment

Labor-Management

1. Studly all materials provided by your coordinator for this section.
2. Make a list of training stations for this class which are affiliated with a labor union.
3. Make a list of craft areas that are found in this community.
4. Make a list of trade areas that are found in this area.
5. Define the following terms:
    A. Labor
    B. Production
    C. Labor movement
    D. Masters
    E. Journeymen
    F. Apprentices
    G. Industrial union
    H. A.F. of L.
    I. First permanent labor union
    J. C.I.O.
    K. Negotiations
    L. Collective bargaining
    M. Strikes
    N. Boycotts
    O. Picketing
    P. Restriction of output
    Q. Wildcat strike
    R. Sit down strike
    S. Lockout
    T. Strike breaker
    U. Injunction
    V. Company union
6. **Identify:** John L. Lewis, George Meany, Walter Ruether, Jimmy Hoffa

UNIT VIII

CHOOSING A CAREER

A successful career represents a life's work and planning. Your choice of employment greatly influences your life pattern in terms of where you will live, your friends, the amount of money available for the things that you want, and even affects your personal outlook on life.

Regardless of what occupation you choose, there will be some kind of requirements demanded of you. Perhaps it will be in the area of training or even personality characteristics.

We live in a technological age where rapid progress and changes is the chief characteristic of our culture. With this change comes both advantages and disadvantages. Job requirements are sharply rising for those occupations that pay well--and for those that do not pay as well. While it is true that new jobs are being created everyday, it is also true that old jobs are disappearing due to automation and lack of demand for old skills.

The complexity of our society is staggering. Consider the fact that there are some four million firms and other organizations that hire people. There are countless opportunities for the person who is trained and has interest in one of the many fields of business and industry. There are over 23,000 different occupations in our country. The problem for a person seems simple: find the right job. There are many occupational areas where vacancies go unclaimed. Why? Because no one has the qualifications and training to fill them.

Our country is the richest in the world and yet we have unemployed people who cannot find a job. There are many factors contributing to this problem, but a major reason is that the unemployed lack training and information on what fields are literally begging people to enter on a career basis.

The day of common labor is nearing an end. New technology and innovations have had the effect of putting the unskilled and some semi-skilled people out of the race for the better jobs.

You are faced with a challenge. In order to meet that challenge, you will have to arm yourself with information about the labor market. Like it or not, you must choose the course you are going to take, now. The time for preparing yourself to enter the labor market has to be set aside and careful thought given to what, how, when and why you feel that you decide to enter any given occupation.

The task is not as hopeless as it may seem at first glance. You have a lot of people on your side: your teachers, your counselor, your coordinator, the people who have given you a work station, and such agencies as the Employment Security Department.

This unit has been designed to offer suggestions on how you can carefully gather facts about yourself and check these facts with the requirements of various occupations you are interested in.

Like so many things in life, the final decision is yours. It is your right to choose the job of your choice, but also be willing to accept the responsibility if you find later you have made a mistake.

A hint for job seekers: talk to your coordinator. He has special interest in helping you assess the facts about yourself and proposed career. He has training that he will gladly share with you in terms of what is required and how to get there.

The following section of this unit will be invaluable if you will take the initiative and actively participate in finding out about yourself, about occupations you might be interested in, and how to honestly appraise yourself in terms of interest, ability, aptitude, and "guts".

It will be very helpful to you if you will ask yourself two simple questions: "What do I want to do?" and "What must I do in order to create an opportunity to enter into the occupation of my choice?"

Assignment

1. List some of the reasons for people being unemployed in a country as rich as the United States.

2. List some reasons why unskilled labor will not be a field in which a person will be able to support a family in the near future.

3. What are some of the characteristics of our culture that must be taken into consideration before one makes an occupational choice?

4. Approximately how many jobs are there in the United States? Look in the Dictionary of Occupational Titles and see if you can find five jobs that you have never heard and see if you might be interested in them.

5. Write a short papagraph on why you feel you would like to enter a given occupation or write a papagraph on why you are undecided on what you really want to do.

6. What is a good question to ask about your occupational choice before starting out investigating it?

7. Who are some of the people you can turn to in helping you decide what occupation to enter?

Questions for Discussion:

1. Discuss why it is the responsibility of the individual to choose for himself in determining his occupation?

2. Discuss instances that you are aware of where a person was not able to enter a given field because of lack of money. Discuss what should be done to give people with the interest and ability a chance to enter the field of their choice.

3. Discuss what could be done by individuals, business, and local, state and federal government to eliminate the problems that bar people because of race, sex, religion, etc. Be as objective and open-minded as possible. Do not allow yourself to become emotionally involved to the point that you cannot listen to what other people are saying on the subject.

Why Study Careers: Our cultural heritage has given us, as individuals, more or less a freedom of choice in entering an occupation. There are still prejudices against race and sex with us, but more and more employers are looking for ability without considering sex and race as criteria. With so many types of jobs (over 23,000) to choose from, it is difficult to even know where to start to find the information you need in order to make a wise decision. Even with the information you need, it will be hard to plan the necessary steps to the career of your choice. A wise choice means a happy, satisfying and productive life. A choice made on a whim, misinformation, or just because it was available is more likely to produce unhappiness, frustration, and a waste of potential talent for everyone concerned.

You have taken a very important step by being in this class. Your very presence here in this class means that you have made the first big step in learning to lay your own groundwork for the career of your choice. You will have the opportunity to learn about not only occupations, but about your own personal interests, aptitudes, and abilities as they concern picking an occupation. Do not become discouraged if you do not find exactly what you require in a week or a month. It takes a long time to really get to know yourself and think through how you will fit into various occupations. Actually your interests, aptitudes, and knowledge of yourself has been developing from birth.

Occupational choices change with age. A very important point to keep in mind is that most career choices of people do change as they learn new skills. We constantly learn new things as we grow older and have new experiences, see new things, and, as a consequence, mature. This process is natural and it tends to put us in a better position to plan more realistically about every aspect of our life, including what we plan on doing for a living.

For example, when we are about 3-6 years of age, we tend to be attracted to those exciting and very noticeable occupations in our culture; policemen, astronauts, movie stars, race car drivers, are examples of what small children tentatively choose for their future. The years 7-12 find the occupational choices being more and more influenced by friends and family members. They learn what others believe is a good occupation. Sometimes decisions are made to belong to your group or satisfy your family. You start to find out what they believe pays well, has status, or offers steady employment with a chance for promotion, etc. The next step in building occupational choices is the period between 12-16. In our culture, building occupational choice is the time for finding someone with whom you can identify. It is the time when friendship, wanting to belong to the group, and admiring those whom you feel are able to live up to your ideals of what a person should be, play a very important role in determining who you will become and who you would like to be. Real exploration begins at the 16-20 age level. You seek actively to find out who you are and what you stand for. You start to give serious thought about occupational goals and, perhaps, marriage.

Twenty to thirty-five is the time of trial. Many people change from job to job to try and find employment that meets their needs.

Career selection takes time and forethought. You can see by now that an occupational goal does not develop overnight. Many things influence us; family, friends, teachers, finances available for training or schooling, etc. A career choice that proceeds through extended trial and error is costly in terms of time, utilization of your interests and aptitudes, not to mention your personal feeling of dissatisfaction.

Mistakes and misconceptions about employment happen to probably everyone who has ever worked. However, it is important that we make as few mistakes as possible in learning about ourselves and the occupations we feel we might enjoy.

Do not become discouraged if you do not find exactly what you are interested in right away. A wise choice takes time and effort on your part. If you do find the job you feel you really would like, and you feel it is " a mile off " in terms of training, education, and time you are willing to invest, what then? The key thing to remember is that it is a fact that everyone of us can do many things with our own unique range or interests, abilities, and economic resources. The more information you have to consider, the more likely you are to make a realistic choice of occupations.

Many people are very unhappy simply because they have to spend time at work they do not enjoy. Can you blame them? They spend one-third of their lives in a situation where they do not feel happy, productive, and satisfied that they are doing something useful. Many people could have avoided this by simply discovering what they like to do and do well and then simply preparing themselves for that position. Unhappy people on the job are also generally unhappy in their personal and social life. Perhaps you know some people who fit this description.

A further important reason for looking into your career choice carefully is simply the fact that your choice may lead into a dead end job, a career that is becoming obsolete, seasonal, or not pay enough to meet your basic economic needs.

All of us must expect to work for many, many years. Why not make the best of it and enjoy those thousands of hours by searching carefully for a field where we can be happy and productive?

It is your responsibility to choose wisely. You have your own needs and interests that must be satisfied. You must evaluate your potential as carefully and honestly as possible. You will see how important it is later on in this unit to honestly find out about yourself and seek guidance on those areas you need to explore.

Do not be afraid to admit that you want a job that no one else in the class may want or feels is a good job. There are many jobs and they require many different types of people. Besides, it's your life!

What if you already know what you want to do? It is possible you may not really want to explore any other field as you have your mind pretty well set. It is still valuable to carefully analyze the occupation you have chosen with the intent of seeing what there is that so attracted you. You may have a pleasant surprise and find that from the information gathered, you have arrived at the same career goal with the facts analyzed as you had previously decided on by hunch.

Assignment

1. Describe the reasons why you feel you should obtain information on how to study a career.

2. Discuss with your teacher what is meant by the "Protestant Ethic" in terms of the value and dignity of work.

3. Carefully write a paragraph on what you remember about your occupational desires when you were 3-6 years of age.

4. What do you think is meant by the term "time of trial?"

5. What are some of the things that influence people's vocational choices?

6. Think of situations in which a person's choice of jobs can influence his feelings, attitudes, and behavior in other areas of his life. Hint: where he lives, how he feels about his job and how it related to how he is able to care for his family.

7. Describe some jobs that may be displaced by technology. Describe some jobs that may be changed by technological advances that will change the nature of the job in the future. Hint: usually the more simple the job and the fewer the steps that need to be taken, more than likely, a machine can do it.

8. Why is it important, in the final analysis, to choose that which will meet your needs rather than to enter what others feel is a good occupation?

9. Even if you have your mind pretty well made up, why is it important to explore and gather data in the area you are interested in?

10. Comment on this statement: "In America, a person can do anything he wants to in picking an occupation." Is it true? Does it need clarification? What items have to be considered in declaring this statement true or false?

Some General Guideposts in Career Planning: We have already discussed the necessity of doing careful planning and now we will turn to the question "How do I study occupations in order to choose a career in which I will be able to live a meaningful and useful life while being able to retain my own individuality and self-expression?"

First, we must turn to some of the general broad categories of questions that one must ask of himself:

1. *Have I given thought as to what I would like to be doing 15 to 20 years from now?* The career you select will affect the future course of your life in that it will be an important factor in determining your friends, your choice of a husband or wife, where you live, your recreational activities, and many other important aspects of your life.

2. *Have I a realistic frame of references so that I can use what I know about my abilities, aptitudes, interests, goals, and potential?* You need to know your strong points, your weak ones, and areas with which you are not familiar with. No doubt you do have some ideas as to your aptitudes, abilities, interests, etc. by the tests you have taken and talks you have had with your school counselor, teachers, friends, family and coordinator. But have you really sat down and tried to see what makes you feel, act, and choose as you do? Can you set down and say "This is the kind of person I am, or I would like to be this kind of person and I am going to have to do these certain things?"

3. *Do I know the kinds of occupations in which people like myself tend to find success and satisfactions?* Once you know and accept yourself, what can you really do about the situation? You can have some ideas as to what other people, with somewhat similar abilities and interests, have found to be of interest and to be challenging in the careers they choose by reading widely and selectively about their careers, by talking to people in the occupations in which you are interested, and by observing these people at work.

4. *Do I know the kinds of occupations in which people like myself tend to consider against the long-run disadvantages?* Will the occupation of your choice give you satisfaction, not just in the entry job (where you start out from) but over the years. In this connection, you should be aware of the great importance of education as an asset in most fields of work. Technical or professional training received after high school will give you definite advantages in seeking and retaining a job. In addition, when advancement opportunities occur, preference is given to better educated persons--other things being equal.

5. *Have I talked about my occupational preferences with a counselor, my parents, my teachers, and my coordinator?* They can often help think about the kinds of occupations in which you will find satisfaction and challenge. They can stimulate you to give careful thought to what you really want to do, and offer suggestions as to how you might utilize your assets.

6. *Have I read about many occupations?* The truth is that quite often, it takes a long time to find the kind of work that suits you the best. A large volume of materials on the various careers that you need to examine is available in many places. Your coordinator, school counselor, can help you by either providing you with occupational monographs, job analysis, occupational briefs, job and occupational information on their outlook for the future, or telling you where to get them. Reading and studying about a number of occupations is something that you will want to do over and over again.

7. *Do I really know what my ambitions are in life?* What kind of person do you dream of becoming? How do you want your occupation to work for you? What would you like to be doing five years from now? 10 years? 40 years? What kind of satisfaction are you looking for? What will you have to accomplish in your lifetime in order to "make your mark in the world" by your own standards? How much of your ambitions are from encouragements from your parents and friends? What are your own very special aspirations?

8. *Am I willing to meet some of the general requirements expected of all workers?* All jobs require certain things of the worker, but they differ in degree as to what is expected. However, the *general* requirements expected of all are: getting along with others, adaptibility of machines, minimal social conformity, accepted work habits, ability to take supervision, enough physical endurance to get the job done, and certain levels of educational achievments.

We are now ready to consider the specific kinds of occupations. This part of the unit will be focused on broad kinds or types of employment. These occupations have been grouped into classifications in various ways. One such classification is given below. You are to read these very carefully. After you have read them, you are to number in order of preference (1 to 15) the group of occupations that best describe the kind of work that you believe you would do and be most interested in making your life-work.

1. *Unskilled occupations:* Occupations that involve the manual performance of simple duties that may be quickly learned and require little experience are included in this group. Such occupations require exercise of little or no independent judgment on the part of the worker. Examples are: laborers of all kinds, carpet cutters, lumbermen, some kinds of assemblers, checkers, deckhands, brakemen, stevedores, etc.

2, *Semi-skilled occupations:* Occupations that require the worker to have manipulative ability (hand and finger dexterity) of a fairly high order, to be alert, to perform a single skill or a relatively small number of operations on a product or a machine are found in this group. Examples: Pumpmen, furnacemen, smelters, inspectors, punchpress operators, forgemen, welders, log cutters, truck drivers, rivet catchers, lathe operators, etc.

3. Skilled occupations: Those occupations which require a thorough technical knowledge of processes involved in the work, the exercise of considerable independent judgment, and usually the need for a high degree of manual dexterity. Workers become qualified by taking apprenticeships or by completing extensive training periods. Examples are: tool and die makers, bakers, weavers, millners, cabinetmakers, upholsterers, dressmakers, photo engravers, lithographers, pressmen, jewelers, watchmakers, machinists, tinsmiths, maintenance men, mechanics, electricians, carpenters, auto machinists, aircraft mechanics, plumbers, etc.

4. Forestry occupation: Occupations in this area concerned with the development and care of forests and the growing and gathering of forest products. Examples are: Foresters, hunters, gamekeepers, guides, trappers.

5. Fishery occupations: In this area are workers who earn their living by catching or gathering a variety of types of seafood, shells, and sea plants in one or more ways. Examples are: fishermen, oystermen, sponge, moss, and seaweed gatherers.

6. Agricultural, horticultural, and kindred occupations: These occupations are directly associated with the processes of growing and harvesting, vegetables, fruits, grains, and other farm crops; the raising of poultry, livestock, and other animals are in this area. Examples are: dairy farmers, fruit farmers, crop farmers, livestock farmers, truck farmers, farmhands, farm mechanics, farm managers, farm foremen, gardeners, nurserymen, etc.

7. Building service workers and porters: A number of occupations that are concerned with cleaning the interiors and equipment of buildings, offices, stores, and similar places, and with moving and carrying equipment, baggage, and other articles are included in this category. Examples are: janitors, porters, elevator operators, chairwomen, and cleaners.

8. Protective service occupations: Occupations that are concerned with the protection or guarding of the country, buildings, and other property of individuals are included in this category. Examples are: policemen, detectives, soldiers, sailors, firemen, sheriffs, guards, bridgetenders, etc.

9. Personal service occupations: Workers in these occupations perform services for persons. Such services usually require direct contact or close association with the individual. Examples are: barbers, waiters, shoeshiners, practical nurses, doormen, ushers, kitchen workers in restaurants and hotels, bellmen, stewards, housekeepers, (hotel and restaurants), chefs, hairdressers, etc.

10. Domestic-service occupations: Workers in this area are involved in the maintenance of households, the cooking of meals, the care of children and in private homes. Examples are: day workers, housekeepers, domestic cooks, maids, private family servants, etc.

11. Sales and kindred occupations: Typical workers in these occupations sell commodities, investments, real estate, and services. Examples are: salesmen (stock and bonds), demonstrators, auctioneers, sales clerks (wearing apparel, household equipment, etc.) newsboys, etc.

12. Clerical and kindred occupations: Occupations in this area are concerned with the preparation, transcribing, transferring, systemizing, or preserving of written communications and records in shops or offices. Examples are: bookkeepers, office clerks, hotel clerks, file clerks, office-machine operators, post office clerks, mail carriers, secretaries, typists, telephone operators, etc.

13. Managerial and official occupations: This category includes occupations that deal with policy-making, planning, supervising, coordinating, or guiding the work activity of others usually through intermediate supervisors. Examples are: executive secretaries, treasurers, hotel managers, department store buyers, advertising agents, ship chaplains, purchasing agents, factory mangers, department superintendents, etc.

14. Semi-professional occupations: Included here are occupations involving theoretical or practical aspects of fields of behavior. They require rather extensive education or practical experience, or mechanical details of a more theoretical field of work. Examples are: chiropodists, tree surgeons, draftsmen, aviators, laboratory technicians, designers, photographers, embalmers, commercial artists, etc.

15. Professional occupations: Occupations in this area require a high degree of mental activities. They are concerned with the theoretical or practical aspects of complex fields of human endeavor. Examples are: doctors, dentists, nurses, engineers, chemists, astronomers, editors, musicians, lawyers, architects, librarians, teachers, pharmacists, etc.

After you have numbered the different occupations in the order that you would prefer them as a career, it is time to give some thought to the problem of finding out about them. Here are some general guidelines to aid you in your search for information. The interested students will find many sources of information about occupations from the following sources:

1. Interviews with vocational counselors, school officials and teachers who have accumulated special materials about particular job fields related to the subjects they teach.

2. Interviews with people actually working in the field of your choice.

3. Your school library.

4. Articles in current magazines.

5. Articles in journals published by trade and professional organizations such as American Personnel and Guidance Association Journal and National Vocational Guidance Association.

6. Books on the subject issued by reputable publishers.

7. Catalogs and other booklets published by special training schools or by trade, industrial, commercial, professional, and labor organizations, such as the National Association of Credit Men, the National Association of Manufacturers, the International Brotherhood of Electrical Workers, the Office Management Association, and the American Bar Associati

8. Interviews with officers of trade, industrial, commercial, professional, and labor organizations (those mentioned above, for example).

9. Interviews and actual visits on location where the work is being performed.

10. Public talks by people experienced in the occupations.

11. Vocational talks and programs that are broadcast by radio and television.

12. Motion pictures, commercially, and educationally sponsored.

13. Tryout experiences (sometimes you can find part-time or summer work in the field of your occupational interest. This activity may give you the best idea of whether the work is suited for you).

Assignment

Below is a checklist which may be of some help to you in deciding which of the worker-functions types you would be most interested in performing. Place an X in the space to the left of each statement which you think you are interested in doing. After you have finished, check with your coordinator and see if you can discover any relationships that might help give you some guideposts to follow in determinir what you might want in a career. After you have discussed this with your coordinator, try to outline important things that you have found about your occupational choice that: 1. favor entry into the occupation, and, 2. do not favor your entry into the occupation.

People-Ideas

..... 1. Counseling people about mental, physical, or personal problems.

..... 2. Inquiring into an area of fundamental knowledge such as physics or history.

..... 3. Discovering new facts and reporting them.

..... 4. Observing and studying to acquire knowledge and skill and then teaching others this skill or knowledge.

..... 5. Serving others.

..... 6. Speaking to others.

..... 7. Writing for the public.

..... 8. Persuading others to accept your ideas or your points of view.

..... 9. Negotiating with people.

Data

..... 1. Interpreting symbols, formulas, graphs, diagrams, and other graphic presentations.

..... 2. Transcribing, entering, or posting data.

..... 3. Performing mathematical computations and reporting about them.

..... 4. Examining and determining the worth of data (figures, facts, reports.)

..... 5. Gathering, comparing, or classifying information.

..... 6. Determining time, place, and sequence of operations or actions.

..... 7. Putting together data to discover or to clarify facts, knowledge, beliefs, or concepts.

..... 8. Recording data.

Things:

..... 1. Setting up machine tools, other types of equipment, processes, or work aids.

..... 2. Loading and unloading a machine, assembling products.

..... 3. Driving vehicles, transporting people and materials.

..... 4. Joining parts by hand.

..... 5. Controlling speed of equipment, manipulating levers and regulating devices.

..... 6. Drawing symbols, graphs, charts, diagrams.

..... 7. Handling and storing materials.

How To Study Your Occupation: Let us assume that by now you have an idea of the general area you are interested in. The next step is to secure detailed information about many important aspects of specific occupations in that area. This task, though involved, is crucial if you are to know what the work will mean to you in terms of money, working conditions, promotion, outlook for the future, etc. To make your search easier, this questionnaire has bee devised to help structure your search and save time.

1. Occupational title (be specific--use the Dictionary of Occupational Titles)

2. Specifically what does the worker do? (use D.O.T.)

3. What are the mental requirements? The General Aptitude Test Battery or Differential Aptitude Test will furnish you with clues about yourself and the Occupational Outlook Handbook will outline occupational mental demands.

   A. Verbal Comprehension

   B. Reasoning

   C. Numerical Ability

   D. Spatial Perception

   E. Mechanical Comprehension

4. What are the personality characteristics for the job? Will the job require you to be:

   A. Sociable?

   B. Energetic?

   C. Persuasive?

   D. Careful about details?

   E. Persistent?

5. What are the educational and training requirements?

   A. What kind of education is necessary?

      1. Professional

      2. Technical

      3. General

   B. What level of education is necessary?

      1. Graduate study (Master's level? Doctoral level?)

      2. College (what degree?)

      3. Technical school training (in what?)

      4. High school

      5. Grade school

C. What type of apprenticeship or internship is necessary for entrance into the occupation?

D. What type of in-service training can be expected on the job?

E. How do you gain admission into the various types of schools/training?

F. What are the limitations on numbers admitted to special training?

G. What is the length of training in school? On the job?

H. How much will this training cost?

I. Are subsidies available?

6. How is the entrance into the occupation determined?

A. What kind of certificate or license, if any, will you need to practice the occupation?

B. Is membership in a union or professional society required?

C. Are any special agencies used in getting the job? (For example, there are agencies for employment of nurses and teachers.)

7. Possible restrictions affecting eligibility for the occupation.

A. Age

B. Men only, women only

C. Race or nationality

D. Height

E. Weight

F. Physical handicaps

G. Personal appearance

8. Working conditions important to consider.

A. Physical conditions

1. What are the hours of work?

2. Are the hours regular or irregular?

3. Is there any or much overtime? Are there busy seasons when the work is particularly heavy?

4. Is the work done indoors or outdoors?

5. Is there much physical activity? What kinds?

6. Does the work involve sitting at a desk or bench most of the time?

7. Is the work done standing?

8. Is there much walking?

9. Is there much traveling?

10. What kinds of tools or machines are involved?

11. Is the worker exposed to extremes in temperatures or to sudden changes in temperature?

12. Is the surrounding quiet or noisy?

13. Is there much dust, dirt, oil, grease, or unpleasant odor involved?

B. Other Conditions

   1. Does the job involve a constant rush and a continuous working against time? Does it involve a constant rush and a continuous tension?

   2. Is there a required output per unit of time? Is the work paid on a per piece basis?

   3. Does the work proceed at a slow pace?

   4. Is the work highly routine in nature?

   5. Are the work demands frequently changing?

   6. Are there creative demands?

   7. Would you work alone?

   8. Would you work with several others, or in the midst of many people?

   9. Would you work mostly on your own, or under close supervision?

   10. Would you carry responsibility for supervision of others?

   11. Is this occupation a white-collar job?

   12. Does this job involve working with your hands, with your mind, or both?

9. Income, promotion and security in the job of your choice is an important facet of what you should find out about a job.

   A. What annual income may be expected at the beginning? After one year? After five years?

   B. What are the possibilities for promotion?

C. To what related occupations might a transfer be made, either as a promotion or as a substitution for the original job?

D. Would different skills, additional training and education be required to move into a better position?

E. What degree of security does the occupation offer?

F. What sort of pension or retirement plan, if any, is provided?

G. Are there any benefits in terms of profit sharing, medical coverage, credit unions, or other fringe benefits?

H. At what age are workers in this occupation ordinarily pensioned or retired?

I. How does the occupational outlook for the future look in terms of whether automation, etc. will displace workers. Does this mean that one will have to expect to move into another field or be retrained to function in a new capacity?

10. What will be expected upon entering the field?

A. Social functions

B. Dress

C. Attitudes and values

D. Membership in unions, professional organizations?

E. Extra work for no pay?

11. Where will the occupational opportunity be?

12. Summarize all that you have found and see if it appears that the occupation you are interested in meets the requirements that you have in mind for a good job.

Knowing Yourself: In order that you may pick the occupation that best suits you, you must study all the information that you can obtain from past records, your own mind, and from new experiences. A well planned self-analysis must answer two questions:

1. What can I find out about my abilities and interests?

2. What are the most important things to know about myself in order to make an intelligent job choice?

For several years, records have been kept on your school accomplishments. These consist of subjects, grades, attendance, general behavior, and standard test results. Your school counselor, advisor, or instructor can help you to obtain much information. The information found on these records will be a great help in your self-analysis, however, they must be thoroughly understood before they can be of true value.

Standard Intelligence and Interest Tests and Surveys: So that you may have a better understanding as to the information obtained from standardized tests and surveys, each type will be presented with a brief explanation.

A. Intelligence Tests - Test makers and psychologists realize that there are different kinds of factors that make up intelligence. The test is to be used as a tool to determine areas of strength and weakness to help assess a person's potential when compared to the general population. All tests are to measure responses that seem to be related to certain skills. For example, Verbal Comprehension is a section of an intelligence test that indicated one's ability, in comparison with others in the population, to understand the meaning of words and ideas expressed in words. The ability to see relationships between things or ideas in a logical fashion is called Reasoning. Numerical Ability is the ability to work with figures and solve problems through the understanding of numerical processes and relationships. In Spatial Perception, you are to imagine how to construct objects, fit parts together and visualize how the completed object will look. The last basic area of measurement is Mechanical Comprehension. This is the ability to understand mechanical relationships, physical principles, and how devices operate. Your ratings in these mental abilities are used as indicators of probable success in various occupations requiring these abilities.

V. Interest Inventories - Another useful testing tool to help you in choosing a career is the Interest Inventory. These tests have been used on people employed in various occupations. Their responses are used to compare with your answers. Generally speaking, ten broad areas are measured by these tests. Outdoor Interests means preference for work or activity that takes place outside. This usually indicates an interest in such things as working with animals and plants. Mechanical Interest shows a preference for working with machines and tools. A high score in Computational would indicate an interest in working with numbers. If you have scored high in Scientific, this indicates you may have preference in those areas that pertain to discovery or understanding of nature and the solutions of the problems, particularly with regard to the physical world. Persuasive Interest is an interest in meeting and dealing with people, in convincing others of the justice of a cause or a point of view, or in promoting projects or things to sell. If you usually work with various artistic and craft media, you will quite likely score high in Artistic Interest. Literary Interest shows that you like to read and write. Musical Interest usually is demonstrated by people who enjoy going to concerts, playing an instrument, singing, or reading about music and musicians. Social Service Interest indicates a preference for activities that involve helping people. Interest indicating that you like office work requiring accuracy in clerical detail is called Clerical Interest.

You must keep in mind that there are not right and wrong answers in an interest inventory. You will not be judged on the basis of your scores, but rather they will be used as a tool to help you determine what your interests are in comparison with others who are doing various jobs. It is merely a tool to assist you to better analyze your interests as they pertain to various occupational groups. For example, if you planned on entering a mechanical field and you answered the test items in such a way that it indicated a very low interest, you might do well to consider what you feel might have caused the low scores. Such a score could be an indicator that difficulties might arise if you entered into a field that required working with machines and tools. It might be an indication that you really have not given enough thought to what a mechanic does.

In order that you may have better understanding of the mental tests, it is necessary to know how scores are recorded. Test makers and psychologists wanted to get a number level for intelligence. After much work, they designed the Intelligence Quotient of the common I.Q. score. The range of the I.Q. score can be from 0 to well over 160 with the average being approximately 100. Next they developed the percentile rank score which ranges from 1 to 99 with the average being at 50. Do not confuse percentiles with percentage. In recent times, a new method of scoring was designed and called Stanine. With this method, the scores are broken into nine equal parts, with a stanine of 5 being average. Each method of scoring may be found in use, therefore, you have an understanding of each.

Other Self-Analysis Characteristics - You must consider it of prime importance to learn about your physical, social, and emotional characteristics, your achievements and failures, and your motives and goals.

Do you have the physical stamina and strength for your choice of occupation? Do you have any physical deficiencies? Consider your height, weight, appearance, voice and manner of speaking. How will it affect your entrance into the occupation of your choice? How well do you get along with others? How emotionally mature are you? Do you have self-control, confidence in yourself, and optimism or are you pessimistic, overbearing, or arrogant? From your past experience in home life, school, community and other places, where did you achieve and where did you fail? Last, what are your motives and goals? Do you want prestige, money, power, or success? In answering all these questions, you must look at yourself as others see you.

With all the information from school records, standard tests and inventories, and personal information you have gathered, you should have completed and carried out a self-analysis that can aid you in your career selection. Using this information and comparing it with your occupation study, you should be able to make a sound, well thought out, career choice.

Assignment

1. From your school counselor or registrar, request a transcript of your grades.

2. Arrange to have yourself tested at your State Employment Office. Have them interpret the G.A.T.B. scores to you in terms of the fields you are interested in and other fields where there is some evidence of potential.

3. Try and analyze your school grades and your test scores on the G.A.T.B. to see if there is any relationship between them.

4. Be able to verbally explain what test scores and grades indicate that you might do well in several occupational areas.

5. Prepare a self-analysis of yourself covering all the areas you have studied in this section by analyzing the information you have gathered in this section including the above four questions. You may prepare this self-analysis as if you are analyzing another person.

Questions for Discussion:

1. What occupations would be suitable if a person scored high in one of the following mental ability areas:

   A. Verbal Comprehension? B. Reasoning? C. Numerical Ability?

   D. Spatial Perception? E. Mechanical Comprehension?

2. What kinds of occupations would you find in the following interest areas:

   A. Outdoors? B. Mechanical? C. Computational? D. Scientific?
   E. Persuasive? F. Artistic? G. Literary? H. Musical?
   I. Social Service? J. Clerical?

3. Discuss the value of the information that you can find on your school transcripts.

4. Discuss the value of the interest inventories as guides to career planning.

Relating Things About Yourself and Your Occupational Choice: You have now completed the first two steps in the process of planning your future career. First, you have assembled many facts about yourself. You then studied occupations of your choice. Now the third and very essential step must be taken: To relate all the information to decide if your interests, aptitudes, and needs will meet all requirements of the occupation. By the use of the completed profile chart, you will be able to see indications of whether your choice will be successful by merely looking at the requirements of the job and how your scores compare with those in the field.

A word of warning concerning the limitations of present testing methods should be included here. In testing large numbers of people, many trends stand out which are valid for those large numbers. However, individuals are more complicated than groups and the old saying that "the exception proves the rule", is applicable here. In other words, the results of the various tests and inventories are usually accurate, but no one should base his entire future on the assumption that this is true. Your coordinator knows this and will discount scores that simply seem wrong in relation to an individual he knows quite well. There is no substitute for common sense and you should get the advise of several experienced people you trust before committing yourself to any long range program or career.

Directions:

1. Fill the job requirements (this information should already be gathered from your occupational study.)

2. Gather all the test data and fill in the rest of the profile sheet.

3. Now carefully compare the requirements without chosen career with how your profile looks. Carefully note where there are similarities as well as differences.

4. Prepare a paragraph or two on how you feel your profile chart has been of value to you. Use specific instances where you were made aware of either similarities or dissimilarities of your interests, aptitudes, etc. and the job requirements.

Name____

Profile ot a__________________________

Red indicates job requirements--top line
Green indicates personal qualifications--bottom line
If item does not apply, leave blank

Requirements and qualifications	Questionable	Low	Aver.	High
Interest:				
Outdoor				
Mechanical				
Computational				
Scientific				
Persuasive				
Artistic				
Literary				
Musical				
Social Service				
Clerical				
Mental Ability				
Verbal				
Number				
Abstract				
Space				
Mechanical				
General Mental Ability (from school records)				
Education Required (high-MA or PHD, Average college of Trade School)				
Cost of Training				
Physical Requirements General Health				
Health and Weight				
Level of Energy				
Handicaps				

Requirements and Qualifications	Questionable	Low	Aver.	High
Social Characteristics				
Sociable				
Persuasive				
Energetic				
Emotional Characteristics				
Self-control				
Self-confidence				
Work under tension				
Responsibilities				
Satisfaction in giving				
Work with details				
Motives and/or Goals				
Frame or prestige				
Professional success				
Social success				
Service to society				
Political power				
Money				
Promotions and Security				
Chance for promotion				
Related occupations				
Security				
Retirement plan				
Working Conditions				
Hours				
Traveling				
Hazards				
Routine				
Work Demand				
Now				
Future				
Turnover				

UNIT IX

SEEKING EMPLOYMENT

So you want a job. Finding a job is much harder than you may think, especially getting a job that you like. Being prepared for finding the right job for you takes know-how.

Young people will find that during the course of their lives, it will be necessary to search for a job several times. You may be looking for a part-time job in order to attend college, or to buy a car, or maybe upon graduation from high school, you will be looking for a job that will start you out on your employment career. You may also be interested in part-time work to help pay college expenses. How do you find a job of this type? The more you know about job hunting, the more successful you will be.

The Job Campaign: Not just any old job will do. The right job for you is one that meets your needs, qualifications, and fits your long range plans. This is what you should search for. Summer jobs and part-time jobs may not be exactly in your long range plans, however, they may meet your immediate needs and help provide for further training and education. They will also give you important work experience. Upon graduation from high school or college, you will want to venture into an area of employment in which you will be successful. At this stage, it is important that you get the right job. One where there is an opportunity to get a good start and where future advancement is possible. Learn the techniques in getting the right job. Do not depend on others to find your job for you. Learn and profit by other persons suggestions, but get the job through your own efforts.

The Difficulties in Seeking Employment: There may be many occasions in your future when you can expect jobs of your choice to be hard to find and times when opportunities are plentiful. In many localities work is seasonal and during summer months, many high school and college students pour into the labor force. Presently, no one knows how automation and nuclear energy will affect the employment situation ten years from now. If you know how to look for a job, and have the needed skills, you have the best insurance against employment. Your time will be well spent now, if you learn the best methods to use in job hunting.

Job Hunting is Selling Yourself: You will be marketing your talents, skills, or services. Getting the job you want depends upon your salesmanship. There are certain steps involved in selling a product:

1. Be familiar with the product you are selling (your qualifications).

2. Know the market (in this case, employers who may need your services).

3. You must locate a market for the product (employers who have vacancies in your area of interest).

4. You must sell your product as the best product available (you are the best applicant for the job).

5. You must, with tact, follow-up the employment interview to find if you landed the job and if not, the reasons why you were not selected.

6. You must be prepared to accept the fact that you will not be accepted for every job that you apply for.

7. After obtaining a job of a permanent nature and in keeping with your long range plans, think in terms of future advancement and prepare yourself for greater responsibilities by doing the job better than the job requires.

The following sections will provide information that will guide you in your campaign.

What Do You Have To Offer? The first step in obtaining a job is to know what services you have that an employer wants to buy. Remember, the only thing that you have to sell is your skills and personal characteristics. The hardest job to get is your first job, particularly if you lack many of the skills that the occupation may require. You probably have a lot to offer, if you know how to size up your own assets. The best jobs are obtained through education and experience.

Know About Yourself: Whether you have had specialized vocational training or work experience, you will find it helpful to list what you have to interest a prospective employer. Even if you do not know the specific job requirements, present your strong points in applying for employment. Perhaps the prospective employer has a number of job openings and will find another place for you if he is sold on your qualifications and personal attributes.

There are many ways to learn about yourself and the careers that will suit you. Tests can be given by your teacher or counselor to measure your mental ability, your manual dexterity, and your interest. Professionally trained people can with the aid of tests, give you the information that you need to make a wise decision on an occupation. Consult various occupational books and pamphlets that are available in your counselor's office, or school library. Also contact a person who is employed in the occupation in which you are seeking work. After you know the requirements for the job, add up all of your assets.

Adding Up Your Assets: What do you have to offer an employer? The following list will help you add up your occupational assets as you prepare to get the job you want:

1. What special vocational training have you had? (such as drafting, mathematics, shop classes, home economics, shorthand, typing, etc.).

2. What previous work experience have you had? (do not forget part-time and summer work. Many employers have tremendous respect for a person who has shown a willingness and ambition to work.)

3. What school subjects did you like the most? How were your grades in those subjects?

4. What are your hobbies? In what school and community activities have you participated? In which of these did you assume leadership? Leadership may not be important in your present job, but often employers look for leadership qualities for advancing an employee.

5. What are your career plans? What would you like to be doing two, five, or ten years from now? These are not easy questions to answer. Many young people want a job and have no thought beyond that point. These people do not impress prospective employers. Employers like to hire people who have definite occupational goals.

Your Character Counts: In addition to the five topics of information already listed, prospective employers will be interested in two factors. These are your character and personality. These factors cannot be easily discussed during the interview, however, you can be certain that the employer will be analyzing you in light of these factors. Employers will want to know if you will be a poor risk, if you are honest, dependable, industrious, able and willing to get along with others. Your willingness to learn on the job is also a very important quality. Should you possess these fundamental qualities, you have the foundation for a successful career in any vocation. An employer is usually seeking to fill a job for one of the following reasons:

1. The discharge of an employee.

2. The promotion or transfer of employee.

3. The resignation of an employee.

4. Illness, accident, or some unexpected situation that creates a vacancy.

5. An increase in business or changes in operation which necessitates adding employees.

In most cases, the employer is seeking a new employee to fill an old position. He will most likely compare you with the person who formerly held the job. How well you measure up, will be the deciding factor in getting the job. Your best course of action is to always be truthful, honest, and tactful. If you can do the job, indicate this with examples of past performance. Your past record in attendance, performance, and dependability can be used to illustrate what you can do. If your record is not good, take steps to begin immediate improvement.

Employment Opportunities: The steps in getting a job are: knowing the job market; knowing the product, (yourself); and knowing where the market is located. The world of work should be explored to be sure product and market are used to the best advantage.

Since job dissatisfaction is commonplace, a primary objective of this section is to help you become more informed as to job requirements, job locations, and personal qualifications. Will the job you get today be adequate for you tomorrow?

Jobs and Work Areas and Changing: Jobs that we know today will probably not even exist in twenty years. If you plan on a permanent employment situation beginning now, proper job selection is extremely important.

The following is a list of jobs in sequence of importance, in relation to future employment opportunities:

1. Unskilled jobs in less demand.
2. Some semi-skilled workers will be in fair demand, but the demand will not increase very rapidly. Most people in this occupational category will be replaced by electronic machines in the future.
3. The demand for skilled workers will increase in the future. This rate of increase is even greater in the technical, professional and managerial occupations.
4. The time will come when fewer people will be needed to handle equipment. These jobs will be done by machinery. The shorter work week will eventually take the worker off of the job more days.
5. There will be an increase in the number of workers between the ages of 25 and 50. One should plan for the best training possible in order to compete for the best jobs.
6. Women will move into more jobs than ever before to increase the competition for available jobs. The number of working women under 30 will increase, even though they will quit to raise their families, they will return to the work force when the children leave home to attend school.

Employment Seeking: Many surveys have been made as to the best way for students to obtain jobs. Although individual personalities play a role in acquiring job, there are certain common sources of job information which will help most employment seekers:

1. Your friends and relatives can help you. Employed persons know about job openings before people outside. They are able to tell their relatives and friends. Although using these tips is a fair means of locating a job, you should use your own initiative in securing the job.

2. Your personal application at each potential place of employment is one of the best methods of acquiring a job.

3. Your contact with former employers who know about your employment experiences is important. They may hire you full time if you have performed satisfactorily on the job. If they cannot use you, they may recommend you to another employer.

4. There are many employment agencies (both public and private) which can help you in locating a job. You should make a list of those that are availble in your community. The school guidance office, your ICE coordinator, service organizations, the local state employment office all may furnish leads. In many areas, private employment agencies provide service at a fee which is paid either by the employee or the employer. Check with your Better Business Bureau concerning the reputation of these private agencies. Most agencies are reputable and welcome investigation.

5. Newspapers provide up-to-date "help wanted" advertisements. Waste no time in contacting the advertisers. Make a habit of reading the want ads daily. Watch for the opening of new stores, factories, and places of business.

6. Union halls will have information concerning apprenticeship programs, probationary requirements, methods of hiring, and job opportunities in the field. Person seeking employment in an organized field should contact a representative of the union.

7. The various personnel offices of city, county, state and federal government offices can provide information concerning employment in their various departments. Most of these agencies hire during specified times. Watch for ads in your local newspaper and contact these agencies personally. Also watch post office bulletin boards for information concerning these job openings.

8. The yellow pages in the phone book will assist you in your job hunting. Refer to them in finding places of business, their names and addresses, etc.

Looking For A Job While In School: You should plan early for the job; remember, "the early bird gets the job". Look for the job you want enen before the job becomes available. See the employer before school is out and inform him of your forthcoming graduation and that you will be seeking full time employment.

These sources will usually have information as to jobs that might be available:

1. Teachers and counselors
2. Friends and relatives
3. Youth organizations, fraternal associations
4. Labor unions

Other useful activities might include:

1. Follow up on previous employers
2. Make list of prospective jobs
3. Draft letters to possible employers
4. Personally contact employers you would like to work for

Setting Up A Job Prospect File: After acquiring a list of prospective employers, the big challenge of getting a job begins. Your list will very likely be small at first, however, it will grow as you work at finding a job. You would probably be delighted if you landed the very first job you applied for, but you would be denied the valuable experience of applying for several jobs before actually getting one. The job seeker is a more experienced person after he has personally made an extensive survey of the world of work during his search for employment.

Building A Job Prospect Folder: You must have prospects before you can do any type of sales business. If you have contacted all the job sources in your community, you should have several prospects to work with. Since you are now about to begin the actual job hunting business, you will need to know how to set up a job prospect file. The following steps will help you go about this task systematically:

1. Use 3 x 5 cards and any appropriate container.

2. Use one card for each prospect and place the following information on the card. (1) Name of the firm; (2) Address, telephone number and the exact name and title of the employment agent. Any information concerning the job you are attempting to get and the firm should also be included on this card.

3. Keep the cards in alphabetical order.

Your file is ready to use. In order to use the file in the most effective manner, you should do the following:

1. Each day, select from the file those prospects you plan to contact. Place the prospects in geographic order to save time.

2. After each contact, place the important facts concerning the company, the job, and the outcome of the interview on the card.

3. After the day's contacts have been made, arrange the cards in an order which will indicate the cards to follow-up and the cards to file away. Place the follow-up cards in a separate section in your file and check on them each morning. Replace the others in your file for future reference.

Letter of Application: Most likely, at some time during your job search, you will need to write a letter of application to a prospective employer in response to an advertisement or to follow-up an interview. The following guide lines will be useful in writing a letter of application.

1. Type or write in ink neatly. Correct sentence structure, spelling, and punctuation is a must.

2. Always use a good letter size white bond paper.

3. Be sure you address the letter to a specific person whenever possible.

4. State the exact job you are seeking and why you are applying to that particular firm.

5. Always be specific, clear, and business like.

6. Do not go into great detail about your qualifications, but enclose a resume.

7. State your willingness to appear for an interview. The sample letter of application which follows will give you an idea of the type of letter employers will most favorably receive--the kind that will smooth the way for an interview and give the prospective employer a favorable opinion before he sees you. (Sample letter on page 183)

The Personal Folder: Whether you are seeking a professional, technical, supervisory, administrative, skilled or semi-skilled job, a resume is usually expected by hiring officials. An effective resume helps get your foot in the door, and might give you an opportunity for a personal interview; this may otherwise be denied you.

In order to catch the eye of a busy employer, a resume must be neat and to the point, with job experience, and education lending itself to the job you are seeking. The resume should be prepared in an order which will provide the necessary information a prospective employer would need to evaluate your qualification for the available job opening.

Resumes may be delivered in person to the employer or mailed with a cover letter in answer to job leads. You should always

SAMPLE

392647 North Place
Lake View, Illinois
March 21, 1968

Mr. Hubert H. Herbert, Shop Foreman
The Acme Manufacturing Company
3822 Industrial Park
Seattle, Washington (zip code)

Dear Mr. Herbert:

In a recent advertisement in the Lake View Times, I learned of a need for trainees in your metal fabrication department. I would certainly appreciate being considered for this training program.

I will graduate from high school in May this year. My major areas of study have been in welding and metal shop. This year, I have been working at a welding shop as a student trainee through the High School Industrial Cooperative Education Program.

For your review, I am enclosing a resume of my personal qualifications. I would appreciate the opportunity of a personal interview at your convenience.

Sincerely,

Johnathon H. Doe
Encl. 1

present a copy of your resume when you are contacting an employer concerning a job opening. The following outline is suggested in constructing a resume:

1. Personal data such as name, address, and telephone number.

2. Employment objectives that indicate the type of job you are seeking. If more than one preference exists, list them in order of preference.

3. Work history should be organized in order to highlight your experience in the most effective manner. List each job separately, beginning with the most recent. List dates beginning with the most recent. List dates of previous employment, name and address of employer, nature of the business and the job you held. Describe your current job in relation to your duties and responsibilities. Note any worthy accomplishments along with any other pertinent information.

4. The function of employment involved such as fields, or areas of specialization you have performed which relate to your present job or training you may have had in each area.

5. Your educational background should indicate the extent of your formal education, giving such information as: dates of completion; degrees earned; special courses scholarships; and honors. In most cases, you should list any special school organizations in which you have participated.

6. If it is appropriate in your area of work, indicate miscellaneous information such as knowledge of foreign language, special skills like typing, shorthand and ability to operate special equipment.

7. When giving references, use only people who have direct knowledge of your work competence. Avoid using relatives, close friends or next door neighbors.

8. A sample resume may be provided by your instructor.

The Job Interview: The job interview will serve a dual purpose. First, it will provide the prospective employer an opportunity to critically appraise your qualifications, appearance, and general fitness for the job opening. Equally important, it provides the persons being interviewed an opportunity to appraise the employer, the job and the company. It will enable you to decide if the employer and firm are of the type and quality that you want to become a part of.

When the interview takes place, suppose the employing official makes a statement which you do not agree. Should you be a "yes" person and pretend to agree with him to keep out of trouble or win his favor? Is the position one that is worth what it will cost you in self-respect and independent thinking? If you are not sure of your ground, should you speak or remain silent? If the matter is not of vital importance to you personally, should you, even if you were sure of the real facts, remain silent? Are there any circumstances under which you would be justified in starting a controversy with the employing official? If so, what are they? How true is the saying of the old salesman that in any argument between the salesman and the customer, the customer is always right and the salesman is always wrong?

Since the interview will be your showcase for marketing your talents, you must be ready to present your qualifications in order to gain the best possible advantage. All interviews will be different, however, the following suggestions should be helpful:

1. Be natural. When invited to sit down, sit comfortably without slouching.

2. Be pleasant and friendly, but businesslike.

3. Let the employer control the interview. Give frank answers: brief, but complete without rambling. Avoid dogmatic statements.

4. State your qualifications without exaggeration. The employer's questions or statements will indicate the type of person he is seeking. Use these clues in presenting your qualifications. For example, if you are being interviewed for an engineering job and the employer mentions that his job will require some customer contact work, use the clue to emphasize any work, vocational experience, or courses you have had in public contact or related work.

5. Present your resume, work record, references, personal data, work samples, or other materials to support your statements when the employer requests them.

6. In discussing previous employment and work situations, avoid criticizing former employers or fellow workers.

7. Keep your personal, domestic, or financial problems out of the conversation unless specifically asked about them.

8. Be prepared to state the salary you expect, but not until the employer has introduced the subject. Be realistic in discussing salary.

9. If the employer indicates that you are to call or return for another interview, make a written note of the time, date, and place.

10. Thank the employer for the interview. If the employer indicated that he cannot use you ask him to suggest another employer.

Use of the Application Blank: You may have already filled out an application blank before the interview. Usually it will be before the interviewer during the interview. The information on this blank will bring out many points in which he will be interested. It is a good idea to fill out two copies of this blank, one for you and one for the personnel man.

You should remember the nature of responses you made on the application. Be certain you have been honest in these answers and that your interview statements agree with these answers. Your answers on the blank generally are brief in nature so be ready to elaborate or explain any of your answers. Practice this before the interview.

You will, no doubt, be asked various questions concerning those names you have listed as references on the application blank. Your answers should be truthful as the employing agent can readily check them.

If there is any further information that should have been included, be sure to bring this out during the interview. By being prepared in this manner, you will not forget valuable facts about your qualifications that should be discussed during your interview.

Be calm, be frank, use common sense and stick to the subject. Always fill out the application neatly and entirely. A careless or sloppy job will provide your interviewer with clues as to your attitude.

Follow-up: When you feel that the interview has been encouraging, put the employer's card in your follow-up file. Such follows-ups are sometimes much more profitable than making calls on new employers whom you have never met.

A note of thanks sent to the interviewer after an interview is a courteous gesture and is often helpful in reminding him of your interest in the job.

If you fail to get the first job you apply for, do not become discouraged. Of course, you are disappointed, but this is normal. Just remember that you have gained valuable experience that will add to your future job seeking. Make a list of your strengths and weaknesses. This will help you improve before your next interview. Maybe you need to know more about the job or more about your qualifications. Discuss this with your coordinator, counselor, or parents. They may be able to advise you for your next interview.

If you cannot get a job after exerting your best efforts, evaluate yourself. Carefully check your qualifications for the job you are seeking. Are you expecting too much in salary or position? If so, maybe you should lower your sights and seek a job that will prepare you for better things in the future. However, remember to take a job that is in your area of interest. Do not take "just anything" because you are tired of looking. If you are qualified for the job you want, then your chance will come. It may take a great deal more time than you first thought, but if anything is worth good honest effort, it is getting the right job.

Assignment

1. Study all materials provided by your coordinator for this section and answer questions assigned.

2. Make a list of the steps in marketing a product.

3. Make a self-appraisal chart showing your assets using the five steps in the reading assignment. What two additional factors are important in your self-appraisal?

4. List the significant changes that have come about in the various fields of work.

5. Make a list of things you can do in job searching while you are still in school.

6. Begin a prospective job file following the instructions within the section.

7. Write sample letters of application (at least four) for jobs in your interest area. Be realistic and use actual employment situations.

8. Begin a personal folder following the instructions given in this section.

9. Make a list of the requirements that the job of your choice will require. Compare these requirements to your personal qualifications. Make note of all areas where you need improvement.

10. Define the following terms:

    a. Job campaign-

    b. Long range plans-

    c. Marketing your talents-

    d. Assets-

    e. Character-

    f. Personality

    g. Employment opportunities-

h. Personal qualifications-

i. "The early bird gets the job"-

j. Job prospects-

k. Personal data-

l. Job interview-

m. Follow-up-

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UNIT X

STATE COMPENSATION FUND

Nature and purpose of program: The State Compensation Fund is an agency of the State of Arizona. The Commission was created and is maintained for the purposes of administering certain State and sovereign powers, and must proceed and act according to legislative authority as expressed or necessarily implied by law. (The Industrial Commission was established under the Arizona Workmans Compensation Act, Article XVIII, Labor).

The Commission is composed of three members appointed by the Governor with the advice and consent of the State Senate. The Governor has the power to remove any Commission member for inefficiency, neglect of duty, etc.

Specifically, the Commission has full power to: 1. administer and enforce all laws for the protection of life, health, safety and welfare of employees. (It does not act in conflict with other state agencies, but rather supplements and cooperates with them); 2. investigate, ascertain, and determine reasonable classification of persons, employment, and places of employment; 3. promote voluntary counciliation of disputes between employees and employers; 4. license and supervise private employment offices; 5. collect and publish all information related to employees, employers, employment, and places of employment; 6. administration of the Workmans Compensation Laws of Arizona.

The Workman's Compensation Law (Article XVIII, Labor) is applicable to workmen engaged in manual or mechanical labor in all public and private employment as prescribed by law. Compensation is required to be paid to any such worker, in case of injury and to his dependents in case of death, by his employer, if in the course of employment personal injury or death arises.

The purpose of this section of the law is to dispense with litigation problems between employees and employers by putting the burden of compensation upon industry for injury or death incurred at the place of employment. The compensation law is intended to provide security for members of employees families as well as employees during the period of disability.

Employees Covered by Workman's Compensation

Who can apply? Any employee "Workman and operative means: A. Every person in the service of the State, a county, city, town, municipal corporation, or school district, whether by election, appointment or contract or hire". B. "Every person in the service of an employee, including aliens and minors legally or illegally permitted to work for hire, but not including a person whose employment is casual or not in the usual course of trade business..." (Note: for a more detailed list of workmen covered, refer to Article I, 23-901 in Workman's Compensation Laws)

Employees Subject to Workmans Compensation

a. Any state, county, city, town, municipal corporation, school district, and every person who has in his employment three or more workmen or operatives regularly employed in the same business (exempted employers--agriculture workers, domestic servants, etc. (23-902 in Workman's Compensation.)

Special Functions: 1. Posting notice of compliance with Workman's Compensation Law: Each employer providing insurance, shall post in a conspicuous place/or places in his place of business, notices stating that he has complied with rules and regulations of the Commission. The notice when posted shall constitute notice of the employees that the employer has complied with the law for securing compensation to these employees and their dependents. 2. Compensation Fund: The Commission is responsible for the operation and maintenance of the fund for the purpose of insuring employers against liability for compensation and assuring the employee he will be given his compensation as provided under law. 3. Compensation Deduction: No employer may deduct any portion of the Compensation premium, except for accident benefits, which the worker is required to pay, from the wages or salary of an employee. 4. Payment of Compensation Premium: Every employer, except the state, who is insured in the State Compensation Fund pays the amount of premium which is determined and fixed by the Commission for the specific employment or occupation of the employer. 5. Right of Employees to Compensation: (23-1021): Every employee covered by Workman's Compensation (and his dependents) who is injured or killed by accident arising out of the course of his employment, wherever the injury occured, shall be paid such compensation for loss sustained on account of the injury or death, such as medical, hospital, professional services, funeral expenses, etc. as provided by the law. 6. Amount of Compensation: Every employee shall receive the compensation fixed by law on the basis of the employee's average monthly wage at the time of the injury. 7. Partial Disability: A. Temporary partial disability shall be paid during the period of disability not to exceed 60 months, 65% of the difference between the wages earned before injury and the wages the injured person is able to earn thereafter. B. Permanent partial disability-if caused by any of the following injuries, comprises 55% of the average monthly wage of the injured employee in addition to compensation for temporary total disability for the period given as follows: (1) Loss of thumb-15 months; (2) Loss of great toe- 7 months; (3) Major hand-50 months; (4) Minor hand-40 months; (5) Permanent and complete loss of sight in one eye without enucleation-25 months-by enucleation-30 months, etc. 8. Total Disability: A. Temporary disability (1) if injured employee has no dependents residing in the United States at the time of the injury, he shall receive 65% of his average monthly wages paid for a period of time not to exceed 100 months. (2) if there are dependents residing in the United States, he shall receive, as provided under permanent disability, with an additional allowance of $10.00 per month during period of disability. B. Permanent Total Disability: Compensation of 65% of the average monthly wage shall be paid for the life of the injured person. Permanent disability shall be deemed total if caused by (1) loss of sight in both eyes; (2) loss by separation of both hands or feet; (3) etc. 9. Death Benefits: A. Burial expenses, not to exceed $300.00 in addition to compensation; B. The widow with no children will receive 35% of the average monthly wages of compensation to be paid until remarriage; C. etc. 10. Application for Compensation: A. An employee entitled to compensation shall file with the Commission on a special application provided by the employer. This application is accompanied by a certificate of the attending physician. The physician shall inform the employee of his rights and give all necessary assistance in making application and furnishing such proof as required; B. In the event of death as a result of injury, the parties entitled to compensation or someone in their behalf shall make application; C. Like application shall be made for an increase or rearrangement of compensation; D. No application for compensation shall be valid unless filed within one year after the day upon which the injury occured. 11. Commencement of Compensation: Compensation, except accident benefits, shall be paid for the first 7 days after injury, compensation shall be computed from the date of the injury. 12. Accident Benefits: Every employee injured on the job shall receive prompt medical, surgical, hosptial or other treatment reasonably required at the time of injury and during a period of temporary disability. Only those injuries which produce financial loss entitle the employee to compensation. The employee is entitled to accident benefits from the time of injury resulting from employment. In the event the accident causes disability beyond 7 days, the employee would be entitled to compensation.

Printed Sources of Further Information:

Arizona Workman's Compensation Law
Arizona Revised Statutes
Title 23, Chapters, 1, 5, 6, 7
Constitution of Arizona
Article 18, Section 8
The Industrial Commission of Arizona
Phoenix, Arizona

Administering Agency: The Industrial Commission of Arizona

UNIT XI

ADVANCED TRAINING OPPORTUNITIES

It has been truly said that, "There are two kinds of men in the world: those who sail and those who drift; those who choose the ports to which they will go, and skillfully and boldly shape their course across the seas with the wind or against it, and those who let the winds and the tides carry them where they will. The men who sail, in due time arrive; those who drift often cover greater distances and face far greater perils, but they never make port. The men who sail know where they want to go and what they want to do." Are you going to sail or are you going to drift?

As you complete your Co-op training and graduate from high school, you have many choices: you may start working full-time in the same occupation in which you have been receiving training for the same employer, or at least, in the same occupation as a semi-skilled worker or advanced helper. This is, of course, the primary objective of the Co-op program--to prepare boys and girls for gainful employment in occupations of their choice.

But there are other alternatives: you may take advanced occupational training at the post-high school level in a community college of adult evening school and qualify for employment as a skilled worker or technician. You may elect to continue your employment in the apprenticeship as a skilled worker or journeyman, (if you are working in an apprenticeship type trade, you may get up to two years credit from your Co-op training). Or you may wish to continue your education in a college or university and become a professional person. Many Co-op students complete the necessary courses for a high school diploma and meet the requirements of most colleges. The Co-op program does not prevent a student from receiving his high school diploma.

Boys, as they graduate from high school, usually have a military obligation. Perhaps your training in the Co-op program will give you an advantage over the fellows who have had no previous training. It may mean that you can be placed in your area of specialization and continue your training.

After you have fulfilled your military obligation, you may choose to continue your education under the GI Bill in a community college and become a skilled worker or technician or attend a college or university and enter into a profession.

For the fairer sex, you can, perhaps, continue in the same occupation that you have been receiving training, probably with the same employer. You may choose to enroll in a community college or university and become a professional worker. If your immediate plans include marriage, you should not cease your education because you may wish to seek employment in later years as your children grow up to supplement your husband's income or there is always the tragic possibility that you may become a widow with a family to support. Having a saleable skill in time of crisis is better than money in the bank.

Abraham Lincoln once said, "I will prepare myself; some day my chance will come". Education for occupational competency is a lifelong process that began before you started your first job and should not end until you retire from your last job.

Out-of-School Program

While most young people are in school, they concern themselves very little about their future. They are in school to learn and enjoy themselves. So it should be, but while in school, they should be also planning for the future. This planning should be in the form of thinking, talking, and reading about what the future holds for youth. Since one half of a person's waking will be spent earning a living one should spend considerable time in planning what type of work he wishes to pursue. Today, an individual must make preparations to receive training in the occupation he intends to enter. There are very few occupations today that do not require any pre-training. Those that do not are usually of the un-skilled nature and provide very little security for the future. Willard Wertz, former Secretary of Labor, once said, "We now have machines that can do the work of the average high school graduate". The menial, unskilled type work that the beginning worker used to do as he entered full-time employment is almost non-existent because of the machine. Young people should, therefore, condition themselves towards post-high school education. The smart person stays in school as long as possible to receive a well-rounded education in an area of specialization with a future.

Apprenticeship: One path an individual may follow is an apprenticeship program. Upon successful completion of your Cooperative Education class, if it is an area of apprenticeable trade, the time spent in this program may be applied towards your apprenticeship. The time required for an apprenticeship program varies from two to eight years. You may be able to receive credit for up to two years of Co-op training, if you are in a two-year Co-op program, toward completion of your apprenticeship training. Every union sets up its own rules, however, so each case must be checked out individually.

What is apprenticeship? Apprenticeship training is industry's traditional method of teaching a skill on the job. This teaching is handled much the same way that the Cooperative Education program is conducted. The manual skills are taught on the job and the related information is taught in the classroom. The whole apprenticeship training program is organized through the cooperation of the trade unions, industry and the Bureau of Apprenticeship Training, United State Department of Labor.

Who is eligible for apprenticeship? Any young person, 16 to 24 years of age, who has more than average ability to work with his hands and his mind. Usually a battery of tests (GATB, as an example) are given to an applicant which include both verbal and written responses as well as finger and manual dexterity. Successful test scores along with ambition, perseverance and initiative must be displayed by an applicant.

The benefits of apprenticeship are many to the employer, the employee, and to the public. As an employee, for example, you will experience a systemized plan of training, adequate pay while learning, related instruction, written agreement between the apprentice and the employer, continuity of employment, economic stability and opportunity to advance. It takes at least 2,000 man hours of on-the-job training and 144 clock hours of related instructions per year for an average of four years to become a journeyman in the trade.

Take for example, the benefits that a worker may enjoy as he progresses from the unskilled level of workmanship through the semi-skilled stage to the level of the skilled worker.

A. The unskilled level:

1. The unskilled workman has limited schooling, but is able to meet the minimum demands of life.
2. The unskilled workman seldom has a trade or other special skill and is usually hired to do the simplest tasks, often manual labor.
3. The unskilled workman's income is often meager and uncertain and his opportunities for advancement are limited unless he gets more schooling or special training.
4. The unskilled workman usually works only as a learner on a job.
5. The unskilled workman's chances of finding employment are limited because both the number and variety of jobs is small.
6. The unskilled workman is usually the first one layed off.

B. The semi-skilled level:

1. The semi-skilled worker is usually hired to do work that requires skill or knowledge to operate the more intricate machines of industry.
2. The semi-skilled worker has a fairly good general education, usually is a high school graduate, plus the special training that is needed to meet the special requirements of the job.
3. The semi-skilled worker is fairly well paid because his services are in demand and his chances for advancement are reasonably good if he continues to get more training and experiences.

4. The semi-skilled worker usually works as a specialized or skilled operator, executing the plans of owners, managers or supervisors. His responsibilities are somewhat greater than the unskilled worker and requires less supervision.

5. The semi-skilled worker's chances of finding employment are usually good and the variety of jobs open to him are much greater.

C. The skilled level:

1. **The skilled worker has either had a broad education, technical training in his field, considerable experience, or has prepared thoroughly for his work.**

2. **The skilled worker not only plans his own work, but he also sometimes plans, directs, and supervises the work of others.**

3. The skilled worker is very well paid for his ability as a leader, his services are always in demand, and he keeps up to date by reading and studying.

4. The skilled worker's education and experiences enable him to serve as an owner, executive, manager, organizer, or an expert. He has much more responsibilities than those workers on the lower levels and he needs little or no supervision.

5. The skilled worker has almost unlimited range of opportunities because of his superior ability, judgment and knowledge.

6. The skilled worker is awarded the pleasure and satisfaction of doing an important piece of work. This may be illustrated by the story of the three men dressing stone at the side of the road. Groaned the first, "I'm breaking rock." Growled the second, "I'm making four bucks a day." Smiled the third, "I'm building a cathedral." The third man is finding a genuine satisfaction in his work.

Adult Evening School: Adult evening schools or evening extension classes as they are sometimes called are educational programs designed to improve the skills and knowledge of an employed worker. This instruction primarily concentrates in the trade areas. Many apprenticeship programs incorporate evening extension classes as a part of their related instruction. Likewise, many bsuinesses classify these courses as in-service training. Adult evening classes help up-grade the employed person in his skills so that he can advance in his occupation.

Almost every high school or vocational school that offers vocational education has offerings in adult evening classes. An interested person may call any of these schools in his immediate area and receive a complete listing of all classes offered. As a high school student, you should check with your guidance conselor or Industrial Cooperative Education Coordinator for assistance in locating appropriate classes.

Manpower Development and Training Act (MDTA): This program provides occupational training for unemployed and under-employed persons who cannot reasonably obtain appropriate full-time employment without training. Basic education is sometimes required before the trainees can undertake the occupational training. The trainees are given training allowances for up to two years plus transportation and subsistence allowances.

Military Service: Each branch of military service provides specialized training in many occupational fields that have a carryover into civilian life. Perhaps your work experience in the Co-op program will help you secure training in your occupational specialty, since you already have some basic knowledge of the occupation. After completion of your military obligation, you may elect to further your training in a community college or university under the G.I. Bill.

Business Training Programs

Most of the larger businesses provide some type of training for their employees. This training is for two general purposes: either to upgrade a person's skills so they may keep up with the changes that are constantly taking place, or to further train a person in a particular skill so he may perform his job more efficiently. The company wants to get you promoted; they prefer to fill openings from inside their employee group.

Many companies provide this training using their own facilities. That is, the employee works full time during the day and the company provides instructors and materials for the part-time classes. The classes are usually held after hours, and in most instance, meet two evenings a week for two or three hours. The classes are held for the employees who are interested in improving their skills. However, in many companies, the training is required of those employees who wish to make any future advancement in the company. These types of programs are offered at no cost to the employee other than his time.

Many companies do not have the facilities to train personnel. When they feel someone is in need of training to become a more efficient and productive employee, or to upgrade an employee, the companies, at their own expense, provide for the training. The companies are usually subsidiaries of larger companies. For example, General Motors dealers throughout the company, from time to time, send employees to centrally located facilities that are provided by the larger company branch. These training centers are set up to handle all of the necessary skills, this may range from managerial positions to mechanics.

The difference between this type of training and on-the-job training is that the company usually continues to pay the person all or part of his salary while at the training center. The company also usually pays for transportation and subsistence while the employee is away from his regular job. It is also important to note that the company is not going to select an employee who has been with the company only a short time. They have no way of knowing if the employee is going to be with them for any length of time. The company usually selects an employee who has been with them for quite a while and one who they feel will remain with them when the training is completed. Many companies will require the employee to sign an agreement to remain with them for a certain amount of time after completion of the training. This is only right, as the company expects to get back it's investment from the employee.

Remember, many companies do not offer any training program. Many do, but it is up to the employee to find out what kind of training programs are available, and how they may be obtained.

Higher Education

So far in this unit, only non-college training programs have been discussed. That is, programs consisting of classroom or school study as compared to on-the-job related study. With over 50,000 different jobs in the United States, you will be limiting your choice if you consider only three or four possibilities. There are many opportunities available in the post high school areas of study if you are interested and willing to go to the trouble of looking for them. Perhaps your counselor can be of some help to you in seeking information of the college or university programs for which you are qualified.

As has been mentioned before, a high school graduate has the opportunity of earning at least $40,000 more over his lifetime than a high school dropout. A university graduate will, in his lifetime, earn about $200,000 more than a high school graduate.

The top level, or professional jobs are the ones that require at least a four-year program in a college or university. Many require four or more years of study in addition to the B.A. Degree. These high level jobs can only be obtained through attendance at a four-year college or university. There are many professional fields such as: teaching, law, engineering, and nursing.

Community Colleges: The majority of high school graduates cannot or do not want to attend a large university. In many towns or cities there are community or junior colleges in which you can enroll in either with the idea of later transferring to a university, or just to obtain a two-year technical education. Most community colleges offer two-year programs. These courses are in the technical fields.

The technician or semi-professional workers hold a variety of jobs. They usually work under the direction of a professional person, sometimes they work on their own, and sometimes, they are in charge or direct the work of others.

The Community College: It is the best place to acquire the necessary skills and knowledge for the technician. Semi-professional jobs often carry social prestige and good income. Some of the jobs held by the technician are engineer's aides, nurses aides and draftsmen. Some of the Industrial and Technical courses offered in

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the community colleges of Arizona are: Auto Business, Auto Mechanics, Automotive Technology, Civil Engineering Technology, Drafting Technology, Law Enforcement and Pre-medical and Pre-dental.

The best thing for a student interested in attending a community college is to examine the general catalogue of the school in which the person is planning to enroll.

Private Trade Schools: Another form of educational advancement a person can consider is the private trade school. These schools are usually limited to certain areas because of the needs of local industry. They could not afford to operate if there were few called for the trainees prepared by the school.

The duration of this type of study usually varies from six months to one year or more. This depends largely on the course being studied and the prior experience of the student. Many students who have worked in their area of study may be able to finish a trade school course in a shorter time than normal.

This type of school usually prepares a person to work in the skilled occupations. These occupations involve working with the hands and with the mind. Many of these jobs also require a person to have good physical endurance. Although some beginners become journeymen because of school training and work experience, many have to serve as apprentices for a period of time. Most skilled trades for men are unionized and high wages are a very good possibility.

Some of the areas of study offered by private trade schools are: welding, refrigeration, electronics, diesel mechanics, and heavy equipment operation, business, sales, art and many more.

Correspondence Schools: Another type of post high school education is the correspondence school. There are a great number of these schools throughout the country. They also offer a wide variety of courses from which a person can choose. A word of warning though, each year many people are taken in by confidence men who pose as educators. They steal thousands of dollars from people who believe they are paying for education costs. To protect yourself from illegitimate schools, check with the Better Business Bureau, the State Department of Public Instruction, or your counselor.

Sources of Information on Advanced Training Programs:

1. Interviews with vocational counselors, school officials and teachers who have accumulated special materials about advanced training opportunities in their particular fields.
2. Your school, college, or city library.
3. Articles in current magazines.
4. Advertisements in magazines and local newspapers.

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5. Interviews with officers of trade, industrial, and labor organizations.

6. Materials prepared by the U.S. Office of Education, the Department of Labor, and your local State Employment Service.

7. Catalogs from universities and community colleges.

In today's society, there is no such thing as terminal education. The person who, upon completion of high school, never improves himslef through further education is doomed. He is in a rut. The definition of a rut is a grave with the ends knocked out. Don't be the fellow in a rut with society ready to cover you up.

In this unit, you will be able to examine the various avenues open for furthering your education and training. Examine it carefully, then choose which self-improvement program best coincides with your vocation and special needs.

Assignment

1. Read the unit on Advanced Training Opportunities.

2. List the various types of advanced education that most closely fits your needs and identify the institutions which might fit your needs.

3. Write a one or two page paper stating your future vocational plans. Relate how you plan to enter an occupation, improve your skills so as to compete with other workers, and advance in this occupation through various methods.